



2021 EU-wide Transparency Exercise

Bank Name	Sberbank Europe AG
LEI Code	529900IZ8TASAYR3A694
Country Code	AT

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.

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Key Metrics

Sberbank Europe AG

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,340	1,418	1,403	1,413	C 01.00 (r020,c010)	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	1,340	1,332	1,332	1,342	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,340	1,418	1,403	1,414	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,340	1,332	1,332	1,342	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,578	1,639	1,609	1,603	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,578	1,554	1,538	1,532	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	7,938	7,979	8,115	8,326	C 02.00 (r010,c010)	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	7,938	7,894	8,044	8,254	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.88%	17.77%	17.29%	16.98%	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	16.88%	16.88%	16.56%	16.26%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.88%	17.77%	17.29%	16.98%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.88%	16.88%	16.56%	16.26%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.88%	20.55%	19.83%	19.25%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.88%	19.69%	19.12%	18.56%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	13,044	13,686	13,939	13,260	C 47.00 (r300,c010)	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	10.28%	10.36%	10.07%	10.66%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Sberbank Europe AG

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,340	1,418	1,403	1,414	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,340	1,332	1,332	1,342	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	13,044	13,686	13,939	13,260	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	13,044	13,600	13,868	13,117	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.3%	10.4%	10.1%	10.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.3%	9.8%	9.6%	10.2%	[A.2]/[B.2]	

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Capital
Sberbank Europe AG

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	1,578	1,639	1,609	1,603	C 01.00 (p010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,340	1,418	1,403	1,413	C 01.00 (p020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,958	1,958	1,958	1,958	C 01.00 (p030,010)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-559	-571	-572	-571	C 01.00 (p130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-61	-67	-68	-54	C 01.00 (p180,010)	Articles 4(150), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	143	143	143	143	C 01.00 (p200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (p210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (p230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	-2	-2	C 01.00 (p250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-110	-121	-119	-122	C 01.00 (p300,010) + C 01.00 (p340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-9	-9	-7	-11	C 01.00 (p370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (p380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (p390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (p430,010)	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 (p440,010)	Article 36(1) point (i) 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 (p450,010) + C 01.00 (p460,010) + C 01.00 (p470,010) + C 01.00 (p472,010)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (ii) and 133(b) of CRR and Articles 36(1) point (b) (ii) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (p460,010)	Articles 36(1) point (h) (i), 24(1) point (b), 24(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 (p480,010)	Articles 4(27), 36(1) point (j), 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 (p490,010)	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 (p500,010)	Articles 4(27), 36(1) point (j), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (p510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (p510,010)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (p510,010)	Article 36(1) point (n) and Article 133(c) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (p510,010)	Article 36(1) point (i) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (p540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (p570,010)	-
	A.1.21	Transitional adjustments	0	85	71	71	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (p220,010)	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 (p240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	85	71	71	C 01.00 (p520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (p530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (p540,010) + C 01.00 (p470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (p730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (p660,010) + C 01.00 (p700,010) + C 01.00 (p701,010) + C 01.00 (p740,010) + C 01.00 (p741,010) + C 01.00 (p742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (p660,010) + C 01.00 (p680,010) + C 01.00 (p730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,340	1,418	1,403	1,414	C 01.00 (p010,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	238	222	206	189	C 01.00 (p750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	238	222	206	189	C 01.00 (p760,010) + C 01.00 (p680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (p610,010) + C 01.00 (p620,010) + C 01.00 (p630,010) + C 01.00 (p640,010) + C 01.00 (p650,010) + C 01.00 (p670,010) + C 01.00 (p671,010) + C 01.00 (p672,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (p680,010) + C 01.00 (p690,010) + C 01.00 (p691,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	7,938	7,979	8,115	8,326	C 02.00 (p010,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	85	71	71	C 05.01 (p010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.88%	17.77%	17.29%	16.98%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.88%	17.77%	17.29%	16.98%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.88%	20.55%	19.83%	19.25%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,340	1,332	1,332	1,342	1.A.3.A.1.13 + A.3.2.1 + MIN(A.3.A.1.13 + A.3.2.A.2.4 + MIN(A.4.A.4 + A.3.2.A.3.A.1.13))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.88%	16.88%	16.56%	16.36%	(D.1)/(B*0.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	85	71	71	C 05.01 (p440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	85	71	71	C 05.01 (p440,010)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Sberbank Europe AG

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	7,172	7,223	7,345	7,547	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	7,172	7,223	7,345	7,547	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	30	20	26	44	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	20	17	16	29	C 02.00 (R640, c010)
Settlement risk	0	0	1	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	42	44	54	33	C 02.00 (R520, c010)
Of which the standardised approach	42	44	54	33	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	674	674	672	672	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	674	674	672	672	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	7,938	7,979	8,115	8,326	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

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P&L

Sberbank Europe AG

(m EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	251	336	84	170
Of which debt securities income	11	14	4	9
Of which loans and advances income	228	306	75	150
Interest expenses	67	84	18	35
(Of which deposits expenses)	48	61	13	25
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	1
Net Fee and commission income	68	89	24	49
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	4	1	3
Gains or (-) losses on financial assets and liabilities held for trading, net	13	14	-1	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-5	-2	-2	-2
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	-4	-3	6	7
Net other operating income /(expenses)	-16	-10	-6	-5
TOTAL OPERATING INCOME, NET	243	343	89	189
(Administrative expenses)	161	220	58	117
(Cash contributions to resolution funds and deposit guarantee schemes)	6	14	11	13
(Depreciation)	32	42	12	23
Modification gains or (-) losses, net	-2	-6	-1	-1
(Provisions or (-) reversal of provisions)	-3	-1	-2	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-1	-1	0
(Other provisions)	-2	0	-1	2
Of which pending legal issues and tax litigation ¹	0	3	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	39	64	10	20
(Financial assets at fair value through other comprehensive income)	1	1	0	0
(Financial assets at amortised cost)	38	63	11	20
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	5	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
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	4	-6	-1	13
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-2	-14	-2	8
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-2	-14	-2	8
Of which attributable to owners of the parent	-2	-14	-2	8

¹ Information available only as of end of the year

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

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Sberbank Europe AG

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	2,286				2,479				2,706				2,426				IAS 1.54 (i)	
Financial assets held for trading	36	14	22	0	30	13	17	0	35	15	20	0	39	17	21	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	116	0	0	116	140	0	0	140	160	0	0	160	173	0	0	173	IFRS 7.8(a)(i); 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	1,002	715	243	44	985	709	232	44	956	654	255	47	1,044	727	272	45	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	8,771				8,989				9,024				9,052				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	2	0	2	0	2	0	2	0	IFRS 9.6.2.1; Annex V.Part 1.2.2; 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	292				319				324				321					
TOTAL ASSETS	12,504				12,942				13,208				13,057				IAS 1.9(a), IG 6	

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

(m€ EUR)		As of 30/09/2020									As of 31/12/2020									As of 31/03/2021									As of 30/06/2021									References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾															
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets													
Financial assets at fair value through other comprehensive income	Debt securities	987	0	0	-3	0	0	971	0	0	-3	0	0	941	0	0	-3	0	0	1,029	0	0	-3	0	0	Annex V.Part 1.31, 44(b)												
	Loans and advances	0	0	1	0	0	-1	0	0	1	0	0	-1	0	0	1	0	0	0	0	1	0	0	0	-1	Annex V.Part 1.32, 44(a)												
Financial assets at amortised cost	Debt securities	106	23	0	-1	0	0	149	10	0	-1	0	0	178	10	0	-1	0	0	181	10	0	-1	0	0	Annex V.Part 1.31, 44(b)												
	Loans and advances	7,550	1,119	295	-62	-63	-196	7,687	1,175	291	-78	-72	-171	7,634	1,224	303	-77	-73	-173	7,659	1,225	281	-83	-69	-159	Annex V.Part 1.32, 44(a)												

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Sberbank Europe AG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	23	17	11	12	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	10,955	11,388	11,664	11,488	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	10	8	6	4	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	37	42	39	41	IAS 37.10; IAS 1.54(l)
Tax liabilities	3	4	4	6	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	14	18	22	20	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	11,041	11,477	11,746	11,571	IAS 1.9(b); IG 6
TOTAL EQUITY	1,463	1,465	1,462	1,486	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	12,504	12,942	13,208	13,057	IAS 1.IG6

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Sberbank Europe AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		33	26	17	16	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	571	753	791	828	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	760	772	696	721	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	340	363	333	385	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	583	577	587	579	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	29	17	22	28	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	887	914	893	809	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	143	170	161	194	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,564	3,709	3,827	3,613	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,502	2,616	2,835	2,614	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,376	4,492	4,670	4,760	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,740	2,822	2,934	3,043	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	0	0	0	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		213	170	199	178	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		10,987	11,413	11,681	11,504	

2021 EU-wide Transparency Exercise

Market Risk

Sberbank Europe AG

(mln EUR)	SA		1M											1M										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			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		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020											
Traded debt Instruments	30	28	0	0	0	0							0	0	0	0								
Of which: General risk	27	24	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Equities	0	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	12	17	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	42	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	27	24	0	0	0	0							0	0	0	0								
Of which: General risk	22	21	0	0	0	0							0	0	0	0								
Of which: Specific risk	2	0	0	0	0	0							0	0	0	0								
Equities	0	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	28	10	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	54	33	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 CLU positions under the particular approach for position risk in CLUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	1,221	1,518	375		1,482	1,830	385	
	Regional governments or local authorities	81	89	23		82	91	23	
	Public sector entities	114	52	52		89	30	29	
	Multilateral Development Banks	10	34	14		19	42	18	
	International Organisations	0	0	0		0	0	0	
	Institutions	403	404	95		437	435	134	
	Corporates	4,375	2,444	2,279		4,239	2,265	2,065	
	of which: SME	1,494	1,172	1,095		1,393	1,063	929	
	Retail	2,877	1,272	2,125		4,146	1,087	1,087	
	of which: SME	1,539	863	495		1,597	855	462	
	Secured by mortgages on immovable property	1,677	1,655	598		1,897	1,864	714	
	of which: SME	387	276	183		413	295	171	
	Exposures in default	287	93	163	186	287	113	123	153
	Items associated with particularly high risk	278	223	346		235	198	299	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a KT credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	16	16	2		16	16	2	
	Equity	10	7	7		10	5	7	
	Other exposures	408	404	173		532	528	273	
	Standardised Total ⁴	14,858	12,923	7,202	346	15,464	13,477	7,344	347

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value Total does not include the Guarantee credit risk in the security risk in the 2020 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	737	743	0		823	821	0	
	Regional governments or local authorities	52	39	0		54	31	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	0	1		1	0	1	
	Corporates	975	673	646		988	683	626	
	of which: SME	643	484	457		629	477	420	
	Retail	772	585	490		804	599	411	
	of which: SME	382	219	125		387	213	122	
	Secured by mortgages on immovable property	815	818	282		838	836	298	
	of which: SME	40	39	12		41	40	12	
	Exposures in default	39	13	13	24	55	22	23	27
	Items associated with particularly high risk	62	39	62		53	34	54	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	97	97	55		0	103	55	
	Standardised Total ⁴	62	62	62	62	62	62	62	62

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVENIA	Central governments or central banks	584	643	0		553	608	0	
	Regional governments or local authorities	1	0	0		0	0	0	
	Public sector entities	60	0	0		56	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	0	0	
	Corporates	554	498	421		554	525	428	
	of which: SME	180	148	134		172	140	116	
	Retail	306	377	258		495	368	243	
	of which: SME	202	139	79		288	143	82	
	Secured by mortgages on immovable property	404	395	154		421	407	156	
	of which: SME	178	172	68		174	168	63	
	Exposures in default	48	25	30	23	56	29	33	23
	Items associated with particularly high risk	26	22	40		39	28	42	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	31	31	16		0	33	26	
	Standardised Total ⁴	44	44	44	44	44	44	44	44

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SERBIA	Central governments or central banks	363	362	68		375	375	68	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	3	0	3		3	0	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	389	389	381		419	387	375	
	of which: SME	205	163	154		175	137	125	
	Retail	708	515	343		728	513	342	
	of which: SME	419	242	138		434	241	138	
	Secured by mortgages on immovable property	77	76	27		134	130	52	
	of which: SME	14	14	5		46	38	15	
	Exposures in default	31	12	14	20	28	11	13	17
	Items associated with particularly high risk	8	2	3		2	2	3	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	76	77	13		0	91	13	
	Standardised Total ⁴	36	36	36	36	36	36	36	36

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
HUNGARY	Central governments or central banks	219	463	1		294	586	7	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	18	9		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	60	62	14		20	21	9	
	Corporates	486	267	262		522	282	269	
	of which: SME	170	120	115		209	143	132	
	Retail	461	183	125		530	184	126	
	of which: SME	245	77	46		284	74	43	
	Secured by mortgages on immovable property	156	149	57		146	137	52	
	of which: SME	40	37	14		35	32	13	
	Exposures in default	34	9	8	23	31	8	8	23
	Items associated with particularly high risk	17	10	15		10	6	9	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	4	1	1		4	1	1	
	Other exposures	55	52	19		0	55	19	
	Standardised Total ⁴	41	41	41	41	41	41	41	41

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BOSNIA AND HERZEGOVINA	Central governments or central banks	301	299	299		287	285	285	
	Regional governments or local authorities	27	26	26		27	26	26	
	Public sector entities	51	49	49		50	49	49	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	370	367	287		397	394	397	
	of which: SME	241	235	195		249	244	222	
	Retail	592	478	332		608	491	341	
	of which: SME	244	123	97		246	124	88	
	Secured by mortgages on immovable property	115	114	97		261	235	122	
	of which: SME	15	12	9		123	117	79	
	Exposures in default	46	11	31	34	42	14	11	28
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	63	62	24	34	36	35	29	28

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	219	217	0		222	222	0	
	Regional governments or local authorities	1	1	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		2	2	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	117	113	117		117	113	117	
	Corporates	367	328	326		423	375	367	
	of which: SME	49	40	40		52	44	36	
	Retail	540	517	382		552	519	383	
	of which: SME	41	35	20		40	33	19	
	Secured by mortgages on immovable property	61	61	22		61	70	25	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	57	18	34	33	57	30	26	31
	Items associated with particularly high risk	3	1	2		2	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	65	65	31		69	49	14	
	Standardised Total ⁴				33				53

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	488	490	0		593	595	24	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		11	14	15	
	International Organisations	0	0	0		0	0	0	
	Institutions	88	115	2		88	27	6	
	Corporates	172	165	146		182	185	166	
	of which: SME	4	0	0		3	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	2	2	0	0	0	2
	Items associated with particularly high risk	119	118	177		119	118	178	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	18	18	11		48	17	121	
	Standardised Total ⁴				5				7

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	6	6	0		32	32	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	89	89	14		75	75	14	
	Corporates	225	225	195		235	235	206	
	of which: SME	2	0	0		2	0	0	
	Retail	200	257	289		289	402	298	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	3	1	1	2
	Items associated with particularly high risk	0	0	38		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				8				8

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		1	0	0	
	Corporates	145	136	126		123	111	111	
	of which: SME	0	0	0		2	0	0	
	Retail	10	10	7		11	10	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	17	17	6		16	16	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	2	0	2	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				12				10

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	10	3		10	10	3	
	Corporates	194	198	129		140	140	140	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	0	0	0	0
	Items associated with particularly high risk	8	8	12		8	8	12	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				1				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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
Consolidated data	Central governments or central banks	3,714	4,327	474	3,338	3,739	463	
	Regional governments or local authorities	81	80	24	84	83	24	
	Public sector entities	100	47	47	98	47	47	
	Multilateral Development Banks	0	23	9	0	23	9	
	International Organisations	0	0	0	0	0	0	
	Institutions	411	411	136	309	308	105	
	Corporates	4,345	3,316	3,135	4,738	3,566	3,320	
	of which: SME	1,324	1,015	886	1,414	1,068	931	
	Retail	4,173	3,114	2,188	4,324	3,498	2,381	
	of which: SME	1,528	894	478	1,564	891	463	
	Secured by mortgages on immovable property	1,863	1,808	700	1,865	1,832	703	
	of which: SME	411	394	170	385	367	160	
	Exposures in default	303	123	139	304	125	144	165
	Items associated with particularly high risk	228	351	289	196	157	225	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	36	16	2	36	16	2	
	Equity	30	7	10	30	7	10	
	Other exposures	506	503	222	498	495	204	
	Standardised Total ⁴	15,743	13,797	7,270	15,783	13,631	7,591	346

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
CZECH REPUBLIC	Central governments or central banks	839	837	26	699	703	0	
	Regional governments or local authorities	34	31	6	34	31	6	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	20	23	20	23	23	4	
	Corporates	523	609	606	578	694	639	
	of which: SME	581	446	396	627	475	421	
	Retail	796	600	412	866	612	614	
	of which: SME	377	213	122	390	215	123	
	Secured by mortgages on immovable property	885	885	288	827	828	286	
	of which: SME	32	32	9	34	34	10	
	Exposures in default	72	37	44	81	44	55	30
	Items associated with particularly high risk	49	34	31	48	33	31	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	53	50	40	1	36	39	
	Standardised Total ⁴			71			72	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
SLOVENIA	Central governments or central banks	435	488	1	522	521	0	
	Regional governments or local authorities	1	1	1	1	1	1	
	Public sector entities	53	0	0	49	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	503	411	367	513	409	355	
	Corporates	161	130	189	181	147	122	
	of which: SME	497	351	238	484	344	248	
	Retail	218	138	79	209	135	77	
	of which: SME	415	402	154	397	388	149	
	Secured by mortgages on immovable property	184	176	66	148	142	66	
	of which: SME	99	31	36	47	25	29	21
	Exposures in default	23	24	36	28	25	35	
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	36	36	2	36	36	2	
	Equity	1	1	1	1	1	1	
	Other exposures	41	41	16	0	14	14	
	Standardised Total ⁴			53			42	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
SERBIA	Central governments or central banks	394	393	99	353	352	83	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	22	22	22	23	22	22	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	4	4	1	2	2	2	
	Corporates	498	327	312	462	294	277	
	of which: SME	119	136	121	197	140	132	
	Retail	695	596	338	728	532	296	
	of which: SME	402	241	284	428	244	259	
	Secured by mortgages on immovable property	134	131	53	130	126	54	
	of which: SME	35	34	13	27	25	10	
	Exposures in default	36	13	15	36	13	12	23
	Items associated with particularly high risk	2	2	3	1	0	1	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	1	1	1	1	1	1	
	Other exposures	54	54	13	0	100	13	
	Standardised Total ⁴			26			36	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
HUNGARY	Central governments or central banks	320	664	7	350	729	7	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	19	9	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	27	28	11	39	40	15	
	Corporates	524	286	275	631	313	303	
	of which: SME	211	149	139	231	152	141	
	Retail	558	386	129	561	388	131	
	of which: SME	287	68	40	296	68	37	
	Secured by mortgages on immovable property	151	141	53	151	140	54	
	of which: SME	44	40	15	36	33	12	
	Exposures in default	32	8	8	34	9	9	23
	Items associated with particularly high risk	7	4	2	2	2	2	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	4	1	1	4	1	1	
	Other exposures	59	55	19	0	72	32	
	Standardised Total ⁴			52			52	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BOSNIA AND HERZEGOVINA	Central governments or central banks	307	305	305		349	347	347	
	Regional governments or local authorities	28	28	28		28	28	28	
	Public sector entities	25	24	24		27	24	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	276	235	192		269	228	204	
	of which: SME	149	122	98		156	128	104	
	Retail	612	465	344		632	511	355	
	of which: SME	241	194	140		229	180	91	
	Secured by mortgages on immovable property	234	220	118		235	231	118	
	of which: SME	117	113	67		118	114	68	
	Exposures in default	45	13	14	29	42	11	11	28
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³	63	62	23	52	71	65	24	52

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	207	207	0		369	369	0	
	Regional governments or local authorities	0	0	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	4	4	1		7	7	2	
	Corporates	427	375	370		437	389	385	
	of which: SME	26	26	24		27	25	21	
	Retail	543	512	380		550	518	384	
	of which: SME	31	26	15		29	24	14	
	Secured by mortgages on immovable property	74	74	74		78	77	77	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	39	31	34	34	39	30	31
	Items associated with particularly high risk	1	1	2		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	24	0	0	58	13	0
	Standardised Total ³	63	60	24	68	58	58	13	58

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	863	863	28		403	402	44	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	26	22	2		46	42	0	
	Corporates	189	165	146		162	158	139	
	of which: SME	3	0	0		3	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	119	119	179	2	114	114	171	2
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	0	0	94	0	472	56	66	0
	Standardised Total ³	68	68	94	2	672	56	66	2

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	58	79	0		80	103	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	73	74	36		102	82	38	
	Corporates	380	322	300		471	386	366	
	of which: SME	2	0	0		0	0	0	
	Retail	441	400	324		504	502	371	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	2	2	2	5	3	3	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³	68	68	2	9	672	56	66	17

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	16	15	3		1	0	0	
	Corporates	123	115	114		143	138	138	
	of which: SME	2	0	0		2	1	1	
	Retail	31	0	0		13	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	36	36	6		36	36	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³	68	68	0	8	672	56	66	7

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	8	8	2		9	9	3	
	Corporates	129	128	128		148	142	142	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³	68	68	0	0	672	56	66	1

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Sberbank Europe AG

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
	Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
Consolidated data	(mln EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
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.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Sberbank Europe AG

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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.

[illegible]

Sberbank Europe AG

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Sberbank Europe AG

As of 31/12/2020

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland	243 63 0 0 50 0 0 0	243 63 0 0 50 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	243 63 0 0 50 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	0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	356	356	0	0	356	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovenia	365 300 610 0 120 257 0	365 300 610 0 120 257 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	361 300 53 0 120 246 0	4 0 558 0 0 10 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
		1,652	1,652	0	0	1,080	572	0	0	0	0	0	0	2

As of 31/12/2020

[illegible]

Sberbank Europe AG

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Sberbank Europe AG

As of 31/12/2020

(mln EUR)		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	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 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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

As of 30/06/2021

[illegible]

As of 30/06/2021

[illegible]

As of 30/06/2021

[illegible]

As of 30/06/2021

[illegible]

Sberbank Europe AG

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Sberbank Europe AG

As of 30/06/2021

As of 30/06/2021														
		Direct exposures						Off balance sheet				Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off-balance sheet exposures		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions	
				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			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	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 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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Sberbank Europe AG

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	2,116	0	0	0	0	1	0	0	0	0	2,290	0	0	0	0	1	0	0	0	0
Debt securities (including at amortised cost and fair value)	1,123	6	0	0	0	4	0	0	0	0	1,137	6	0	0	0	5	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	790	0	0	0	0	2	0	0	0	0	773	0	0	0	0	2	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0
Other financial corporations	138	6	0	0	0	1	0	0	0	0	138	6	0	0	0	1	0	0	0	0
Non-financial corporations	194	0	0	0	0	1	0	0	0	0	214	0	0	0	0	1	0	0	0	0
Loans and advances (including at amortised cost and fair value)	9,072	38	300	299	296	124	199	197	75	0	9,284	43	297	296	292	151	174	172	81	0
Central banks	659	0	0	0	0	0	0	0	0	0	745	0	0	0	0	0	0	0	0	0
General governments	96	0	0	0	0	0	0	0	0	0	90	0	0	0	0	0	0	0	0	0
Credit institutions	93	0	1	1	1	1	1	1	0	0	97	0	1	1	1	1	1	1	1	0
Other financial corporations	118	0	1	1	1	1	0	0	0	0	170	0	1	1	1	2	0	0	0	0
Non-financial corporations	4,278	8	171	170	167	85	119	117	46	0	4,236	11	171	170	166	83	100	98	53	0
of which: small and medium-sized enterprises at amortised cost	2,200	7	114	114	114	47	76	76	32	0	2,367	8	125	124	124	47	72	72	39	0
of which: Loans collateralised by commercial immovable property at amortised cost	1,882	1	73	72	72	42	40	40	32	0	1,824	6	78	77	77	40	37	37	41	0
Households	3,828	30	128	128	128	37	78	78	29	0	3,946	33	125	124	124	64	73	73	28	0
of which: Loans collateralised by residential immovable property at amortised cost	1,702	5	42	42	42	5	13	13	24	0	1,683	6	37	37	37	10	11	11	22	0
of which: Credit for consumption at amortised cost	1,434	9	44	44	44	20	33	33	3	0	1,500	13	44	44	44	39	32	32	4	0
DEBT INSTRUMENTS other than HFT	12,310	44	300	299	296	130	199	197	75	0	12,712	50	297	296	292	157	174	172	81	0
OFF-BALANCE SHEET EXPOSURES	2,220		5	4	4	10	1	1	0	0	2,309		7	7	7	12	1	1	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Sberbank Europe AG

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{4,5}			Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³								
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which: defaulted		Of which Stage 3		Of which Stage 3										
(mln EUR)																				
Cash balances at central banks and other demand deposits	2,525	0	0	0	0	2	0	0	0	0	2,219	0	0	0	0	2	0	0	0	0
Debt securities (including at amortised cost and fair value)	1,136	6	0	0	0	4	0	0	0	0	1,220	0	0	0	0	4	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	743	0	0	0	0	2	0	0	0	0	835	0	0	0	0	2	0	0	0	0
Credit institutions	11	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0
Other financial corporations	153	6	0	0	0	1	0	0	0	0	146	0	0	0	0	1	0	0	0	0
Non-financial corporations	230	0	0	0	0	1	0	0	0	0	228	0	0	0	0	1	0	0	0	0
Loans and advances (including at amortised cost and fair value)	9,311	41	308	307	304	150	175	173	95	0	9,353	42	297	297	281	152	167	159	94	0
Central banks	722	0	0	0	0	0	0	0	0	0	546	0	0	0	0	0	0	0	0	0
General governments	84	0	0	0	0	0	0	0	0	0	77	0	0	0	0	0	0	0	0	0
Credit institutions	99	0	1	1	1	1	1	1	0	0	85	0	1	1	1	1	1	1	0	0
Other financial corporations	147	0	1	1	1	2	0	0	0	0	145	0	0	0	0	2	0	0	0	0
Non-financial corporations	4,281	7	168	168	164	83	94	92	65	0	4,336	16	155	155	148	83	84	80	64	0
of which: small and medium-sized enterprises at amortised cost	2,344	5	141	141	141	45	76	76	55	0	2,306	15	131	131	126	45	67	65	55	0
of which: Loans collateralised by commercial immovable property at amortised cost	1,805	3	92	92	92	38	40	40	52	0	1,780	12	92	92	87	35	37	35	53	0
Households	3,978	34	138	138	138	64	80	80	30	0	4,163	26	141	141	133	66	83	78	30	0
of which: Loans collateralised by residential immovable property at amortised cost	1,700	6	41	41	41	11	15	15	25	0	1,712	5	40	40	33	11	14	10	25	0
of which: Credit for consumption at amortised cost	1,555	14	51	51	51	38	35	35	4	0	1,659	10	54	54	54	40	38	38	4	0
DEBT INSTRUMENTS other than HFT	12,973	47	308	307	304	156	175	173	95	0	12,791	42	297	297	281	158	167	159	94	0
OFF-BALANCE SHEET EXPOSURES	2,305		5	5	5	11	1	1	0	0	2,531		8	8	8	12	1	1		0

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2021 EU-wide Transparency Exercise

Forborne exposures

Sberbank Europe AG

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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)	144	76	55	52	45	18	220	71	48	40	89	19
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	102	56	43	41	32	13	173	52	37	30	73	14
of which: small and medium-sized enterprises at amortised cost	46	31	24	22	15		96	40	26	23	34	
Households	42	20	12	11	13	5	47	19	12	10	16	5
DEBT INSTRUMENTS other than HFT	144	76	55	52	45		220	71	48	40	89	
Loan commitments given	0	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Sberbank Europe AG

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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)	397	81	55	38	234	34	437	76	55	33	250	38
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	266	61	38	28	160	29	297	55	38	23	169	31
of which: small and medium-sized enterprises at amortised cost	138	57	29	26	65		141	49	24	20	70	
Households	131	19	17	10	75	5	140	21	18	10	81	7
DEBT INSTRUMENTS other than HFT	397	81	55	38	234		437	76	55	33	250	
Loan commitments given	2	0	0	0	0	0	3	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Sberbank Europe AG

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing	186	4	4	186	7	0	184	3	3	184	6	0	175	5	5	175	7	0	230	13	13	230	9	0
B Mining and quarrying	103	0	0	103	1	0	98	0	0	98	0	0	109	0	0	109	1	0	66	0	0	66	1	0
C Manufacturing	833	41	41	833	42	0	898	27	27	898	33	0	902	26	26	902	33	0	892	24	24	892	33	0
D Electricity, gas, steam and air conditioning supply	293	4	4	293	11	0	354	4	4	354	13	0	354	7	7	354	16	0	354	7	7	354	17	0
E Water supply	24	8	8	24	8	0	38	11	11	38	7	0	28	1	1	28	1	0	53	1	1	53	2	0
F Construction	218	21	21	218	15	0	198	15	15	188	13	0	188	15	15	188	13	0	201	9	9	201	9	0
G Wholesale and retail trade	748	38	38	744	40	2	805	41	41	801	38	2	818	33	33	814	34	2	891	22	22	891	29	0
H Transport and storage	139	4	4	139	5	0	129	3	3	129	5	0	136	3	3	136	5	0	151	3	3	151	5	0
I Accommodation and food service activities	228	11	11	228	16	0	226	18	17	226	17	0	228	19	19	228	18	0	218	20	20	218	16	0
J Information and communication	89	2	2	89	2	0	164	1	1	164	3	0	163	1	1	163	2	0	159	1	1	159	3	0
K Financial and insurance activities	121	0	0	121	2	0	30	0	0	30	0	0	47	0	0	47	1	0	13	0	0	13	0	0
L Real estate activities	571	18	18	571	30	0	769	26	26	769	28	0	731	38	38	731	27	0	738	39	39	738	27	0
M Professional, scientific and technical activities	565	11	11	565	13	0	234	8	8	234	8	0	249	7	7	249	8	0	233	4	4	233	6	0
N Administrative and support service activities	65	2	2	65	2	0	63	2	2	63	2	0	59	2	2	59	2	0	52	2	2	52	2	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	10	0	0	10	0	0	8	0	0	8	0	0	9	0	0	9	0	0	9	0	0	9	0	0
Q Human health services and social work activities	36	5	5	36	4	0	51	6	6	51	4	0	51	6	6	51	4	0	52	6	6	52	4	0
R Arts, entertainment and recreation	30	3	3	30	2	0	20	3	3	20	3	0	19	3	3	19	3	0	15	3	3	15	3	0
S Other services	15	1	1	15	1	0	15	1	1	15	1	0	14	1	1	14	1	0	15	1	1	15	1	0
Loans and advances	4,278	171	170	4,274	202	2	4,236	171	170	4,223	181	2	4,281	168	168	4,277	176	2	4,236	155	155	4,236	167	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

(in EUR)	Gross carrying amount	As of 30/09/2020														As of 31/12/2020																
		Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee for risk to be covered		Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee for risk to be covered		Gross carrying amount													
		Performing			Non-performing			Public guarantee in the context of the COVID-19 crisis	Performing			Non-performing			Public guarantee in the context of the COVID-19 crisis																	
		Of which: instruments with reference measure	Of which: instruments with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)		Of which: instruments with reference measure	Of which: instruments with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)			Of which: instruments with reference measure		Of which: instruments with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)		Of which: instruments with reference measure	Of which: instruments with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)																		
Loans and advances subject to active BSA-compliance	1,712	1,650	18	424	56	10	12	64	34	1	20	30	5	15	0	4	725	684	8	219	11	4	22	34	19	0	13	15	2	11	4	6
of which: Residential	668	637	8	236	31	6	16	27	11	0	8	17	3	6	0	2	225	215	4	51	10	2	5	11	7	0	4	4	1	2	1	1
of which: Collateralised by residential immovable property	282	248	3	143	15	2	9	7	2	0	2	5	2	1	0	1	77	71	3	28	6	1	3	5	3	0	2	2	0	1	1	0
of which: Non-financial corporations	1,044	1,019	9	240	24	4	16	37	24	1	12	13	2	8	0	2	480	460	4	166	22	2	17	23	13	0	8	11	1	9	3	5
of which: Small and Medium sized Enterprises	735	716	7	189	20	3	13	27	18	1	9	10	1	6	0	2	336	330	3	127	16	1	13	14	6	0	6	7	0	5	2	2
of which: Collateralised by commercial immovable property	441	426	7	132	16	3	12	24	16	1	9	8	2	6	0	2	252	237	3	118	15	2	14	18	10	0	7	7	1	6	3	4

(in EUR)	As at 30/09/2020																	As at 31/12/2020																
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the deterioration that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the deterioration that can be considered	Gross carrying amount		
	Performing			Non-performing				Performing			Non-performing				Performing			Non-performing				Performing			Non-performing									
	Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk since last period but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk since last period but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk since last period but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk since last period but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk since last period but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk since last period but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk since last period but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk since last period but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk since last period but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: exposures with significant increase in credit risk since last period but not credit-impaired (Stage 2)					
Loans and advances with explicit EBA-compliant mentions	211	207	5	35	4	1	3	13	11	1	6	2	0	0	0	0	1,837	1,804	28	315	53	7	38	52	26	2	18	26	6	14	1	8		
of which: Households	181	19	2	18	2	1	1	4	2	0	1	1	0	1	0	0	510	486	12	191	24	4	12	24	10	1	9	13	2	4	0	1		
of which: Collateralised by residential immovable property	35	35	0	4	0	0	0	0	0	0	0	0	0	0	0	0	211	201	5	123	8	1	6	5	3	0	2	3	0	1	0	0		
of which: Non-financial corporations	189	189	4	19	2	0	2	9	9	0	6	1	0	1	0	0	147	138	17	134	29	3	27	28	15	1	9	13	4	10	0	7		
of which: Small and Medium-sized Enterprises	66	66	4	4	0	0	0	2	2	0	1	0	0	0	0	0	406	385	16	82	25	2	23	22	11	1	6	11	2	8	0	7		
of which: Collateralised by commercial immovable property	71	71	3	16	0	0	0	7	7	0	0	0	0	0	0	0	202	207	34	68	15	1	15	16	10	1	7	5	1	5	0	5		

[illegible]

[illegible][illegible][illegible]