

Bank Name	Volkswagen Bank Gesellschaft mit beschränkter Haftung
LEI Code	529900GJD3OQLRZCKW37
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



## **Key Metrics**

(min EUR, %)	As of 30/09/2020	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	8,710	9,150	9,569	9,493	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	8,710	9,150	9,569	9,493	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	8,710	9,150	9,569	9,493	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	8,710	9,150	9,569	9,493	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,732	9,169	9,587	9,509	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	8,732	9,169	9,587	9,509	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	49,627	50,557	50,619	50,965	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	49,627	50,557	50,619	50,965	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	17.55%	18.10%	18.90%	18.63%	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	17.55%	18.10%	18.90%	18.63%	(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	17.55%	18.10%	18.90%	18.63%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.55%	18.10%	18.90%	18.63%	(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	17.59%	18.14%	18.94%	18.66%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.59%	18.14%	18.94%	18.66%	(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	70,837	66,702	66,284	67,225	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	12.30%	13.72%	14.44%	14.12%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(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	8,710	9,150	9,569	9,493	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	8,710	9,150	9,569	9,493	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	70,837	66,702	66,284	67,225	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	70,837	66,702	66,284	67,225	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	12.3%	13.7%	14.4%	14.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	12.3%	13.7%	14.4%	14.1%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital Volkswagen Bank Gesellschaft mit beschränkter Haftung

		Í					*****	Providence of the Control of the Con
		(min 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	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	8,732	9,169	9,587	9,509	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	8,710	9,150	9,569	9,493	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	318	318	318	318	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	898	1,158	1,158	1,158	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-86	-86	-86	-86	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	8,691	8,691	9,074	9,074	C 01.00 (r200,c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	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 (r290,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-3	-3	-4	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-66	-60	-65	-72	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	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 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-4	-4	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (1) (i) and 89 to 91 of CRR; Articles 36(1) point (ii) (ii), 24(1) point (ii) (ii), 24(1) point (ii) and 25% of CRR; Articles 36(1) point (i) (iii) and 25%(3) of CRR; Articles 36(1) point (ii) (iv) and 155(4) of CRR; Articles 36(1) point (ii) (iv) and 155(4) of CRR; Articles 36(1) point (ii) (iv) and 155(4) of CRR; Articles 36(1) point (ii) (iv) and 155(4) of CRR; Articles 36(1) point (ii) (iv) and 155(4) of CRR; Articles 36(1) point (iii) (iiii) (iii) (
	A.1.14.1	Of which: from securitisation positions (-)	-4	-4	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (It); 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	-1,039	-864	-826	-831	C 01.00 (r490,c010)	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 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (ib); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-65	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514.010)	Article 36(1), point (n) and Article 132c(2) CRR
transitional period	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0		C 01.00 (r524,c010)	Article 3 CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR				0		Article 3 Clot
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	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 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	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 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Cepital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r200,c010) + C 01.00 (r710,c010) + C 01.00 (r240,c010) + C 01.00 (r744,c010) + C 01.00 (r246,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,710	9,150	9,569	9,493	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	21	19	18	16	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	21	19	18	16	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r978,c010) C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	49,627	50,557	50,619	50,965	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.55%	18.10%	18.90%	18.63%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.55%	18.10%	18.90%	18.63%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.59%	18.14%	18.94%	18.66%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,710	9,150	9,569	9,493	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.55%	18.10%	18.90%	18.63%	[D.1]/[B-B.1]	
,	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re one on the formulae stated in ordera. YCOSE CODE: enlarge note that the sinks that are not eligible from a re-				<u> </u>	1	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

		RW	VA c		1
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
(mar con, wy)  Credit risk (excluding CCR and Securitisations) <sup>1</sup>	45,583	46,353	46,300	46,532	C 02.00 (1949, -010) -(C 07.00 (1990, -220, -900) + C 07.00 (1110, -220, -900)) + C 07.00 (1130, -220, -900) + C 08.01 (1940, -280, -900) + C 08.01 (1950, -280, -200) + C 08.01 (1960, -280, -900) + C 08.01 (1940, -
Of which the standardised approach	45,583	46,353	46,300	46,532	C 02.00 (r660, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IR8 (FIR8) 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 IR8 (AIR8) 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) <sup>2</sup>	28	26	22	30	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c266, s001) + C 08.01 (r040, c266, s001) + C 08.01 (r040, c266, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	18	14	13	16	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	97	100	192	190	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	416	308	337	441	C 02.00 (RS20, c010)
Of which the standardised approach	416	308	337	441	C 02.00 (RS30, 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, 501*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	3,485	3,755	3,755	3,755	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,485	3,755	3,755	3,755	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	49,627	50,557	50,619	50,965	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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.



# 2021 EU-wide Transparency Exercise P&L Volkswagen Bank Gesellschaft mit beschränkter Haftung

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	1,516	1.709	449	881
Of which debt securities income	17	21	11	22
Of which loans and advances income	1.481	1,660	396	784
Interest expenses	588	495	139	293
(Of which deposits expenses)	533	417	117	251
(Of which debt securities issued expenses)	54	77	20	40
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	154	263	49	115
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	52	59	21	45
Gains or (-) losses on financial assets and liabilities held for trading, net	5	4	-10	-12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	48	105	-34	-81
Gains or (-) losses from hedge accounting, net	-9	-8	-10	-12
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	838	1,130	275	562
TOTAL OPERATING INCOME, NET	2,015	2,768	603	1,204
(Administrative expenses)	944	1,203	311	665
(Cash contributions to resolution funds and deposit quarantee schemes)	42	46	0	0
(Depreciation)	331	439	110	239
Modification gains or (-) losses, net	0	-3	-1	-1
(Provisions or (-) reversal of provisions)	-12	-63	39	22
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	35	49
(Commitments and guarantees given)	2	4	-1	1
(Other provisions)	-15	-66	5	-27
Of which pending legal issues and tax litigation <sup>1</sup>	0	65	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	74	241	5	-48
(Financial assets at fair value through other comprehensive income)	-2	-1	0	1
(Financial assets at amortised cost)	75	242	4	-49
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	7	3	17
(of which Goodwill)	0	0	0	7
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	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	635	892	135	309
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	447	708	99	123
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	447	708	99	123
Of which attributable to owners of the parent  (1) Information available only as of end of the year	443	681	100	119

<sup>(</sup>i) Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021		As of 30/06/2021				
		Fi	ir value hierar	chy		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	12,624				7,406				7,215				7,332				IAS 1.54 (i)
Financial assets held for trading	13	0	13	0	14	0	14	0	2	0	2	0	1	0	1	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	14,694	0	0	14,694	18,168	0	0	18,168	18,153	0	0	18,153	18,092	6	0	18,085	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,166	3,166	0	0	3,283	3,283	0	0	3,518	3,518	0	0	3,853	3,853	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	50,732				51,747				50,912				49,453				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	69	0	69	0	34	0	34	0	29	0	29	0	8	0	8	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				-3				-5				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	4,059				4,083				4,209				4,393				
TOTAL ASSETS	85,357				84,734				84,035				83,127				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acc	ımulated impaiı	ment	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair	Debt securities	1,938	1,220	0	-1	-1	0	2,204	1,076	0	-2	-1	0	2,479	1,036	0	-2	-1	0	2,922	928	0	-2	-1	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	35,668	14,511	1,586	-93	-262	-677	34,858	16,587	1,468	-188	-422	-557	34,730	15,790	1,529	-163	-398	-577	34,182	14,829	1,085	-161	-387	-452	Annex V.Part 1.32, 44(a)

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

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



#### **Breakdown of liabilities**

Volkswagen Bank Gesellschaft mit beschränkter Haftung

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	0	3	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	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	72,161	71,761	70,438	69,443	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2	20	82	27	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	435	546	560	531	IAS 37.10; IAS 1.54(I)
Tax liabilities	2,212	2,011	2,062	2,210	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	150	130	135	135	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 <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	74,960	74,470	73,278	72,346	IAS 1.9(b);IG 6
TOTAL EQUITY	10,397	10,264	10,758	10,780	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	85,357	84,734	84,035	83,127	IAS 1.IG6

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



#### **Breakdown of liabilities**

Volkswagen Bank Gesellschaft mit beschränkter Haftung

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		2	22	82	27	IFRS 9.BA.7(a); CRR Annex II
Chart maritime	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	7,886	9,381	9,958	9,933	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	383	1,877	1	2	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,866	1,917	837	696	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,446	596	322	288	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	311	345	253	233	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	84	117	27	10	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	20,549	21,217	21,141	21,644	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,479	2,112	2,633	3,233	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,736	7,969	7,412	6,375	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,088	6,456	6,675	5,684	ECB/2013/33 Annex 2.Part 2.9.1
	Households	22,353	22,433	22,622	23,151	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	18,251	18,282	18,390	18,941	Annex V.Part 1.42(f), 44(c)
Debt securities issued		7,181	7,163	7,149	6,376	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		1,279	1,336	1,067	1,036	Annex V.Part 1.38-41
TAL FINANCIAL LIABILITIES		72,163	71,783	70,520	69,471	



## 2021 EU-wide Transparency Exercise Market Risk

TOTAL RISK EXPOSURE AMOUNT    TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXPO	_																						
TOTAL RISK EXPOSURE AMOUNT   RIGHTON STREET   TOTAL		SA						IM									IM						
TOTAL RISK EXPOSURE AMOUNT   TOTAL PLANS EXPOSURE AMOUNT   TOTAL				VaR (Memoran	ndum item)	STRESSED VaR (	Memorandum item)	AND MIG	RATION RISK	ALL PRICE		AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU MIGRATI	LT AND ON RISK	ALL PRICE		AL CHARGE	
Tracked Delt Instruments	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE		FLOOR	AVERAGE	LAST	EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS DAY	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt	- AVERAGE	LAST	FLOOR		LAST	TOTAL RISK EXPOSURE AMOUNT
Of Which: General risk O		As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	12/2020					
Of which: Specific risk  O O O O O O O O O O O O O O O O O O O		0	0	0	0	0	0							0	0	0	0						
Eautes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0	0	0							0	0	0	0						
Of Which: General risk         0		0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk  O O O O O O O O O O O O O O O O O O O		0	, o	0	0	0	0							l o	0	0	0						
Commodities risk  O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: Specific risk	0	o o	ō	ō	ō	ō							0	ō	ō	ō						
Total		416	308	0	0	0	0							0	0	0	0						
As of 31/03/2021 As of 30/06/2021 As of 30/06/2021 As of 30/06/2021  Todad Detail Instruments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	. 0	0	0	. 0		_					0	0	0	0						0
Traded Dekt Instruments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Total	416	308	0	. 0	. 0		. 0	0	. 0	0	0	0	0	. 0	. 0	. 0	. 0	0	0	0	0	
Of which: General risk 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 30/0	06/2021					
Of which: Specific risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Equities 0 0 0 0 0 0 0 0 0 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 General risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: Specific 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 0 0 0 0 0 0 0 0 0		0	0	0	0	0	0							0	0	0	0						
		0	0	0	0	0	0							0	0	0	0						
		0	.0	0	0	0	0							0	0	0	0						
Foreign exchange fisk 237 441 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		337	441	0	0	0	0							0	0	0	0						
Commonder(res:		227	441	•	•	•	•		•	_	_	0	•	0	•	•	0	0	•	•		•	0

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



ITALY

## 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Volkswagen Bank Gesellschaft mit beschränkter Haftung

					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	13,443	14,314	2,438		8.528	9.487	2.516	
	Regional governments or local authorities	1,148	1,148	0		1,148	1,148	0	
	Public sector entities	1,275	1,275	4		1,276	1,278	5	
	Multilateral Development Banks	52	52	0		52	52	0	
	International Organisations	102	102	0		102	102	0	
	Institutions	1,228	962	336		1,132	865	439	
	Corporates	23,947	12,546	12,427		24,740	13,648	13,527	
	of which: SME	831 38,564	497 37.051	379 27.507		981 38.424	507 36.623	386 27.164	
	Retail								
Consolidated data	of which: SME	1,613	1,574	899		1,723	1,689	965	
	Secured by mortoaces on immovable property of which: SMF	o o		0		0		0	
	Exposures in default	1,757	1,025	1,325	476	1,774	873	1.078	596
	Items associated with particularly high risk	-,	.,	0		0		0	
	Covered honds	285	285	29		282	282	28	
	Claims on institutions and cornerates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	28	28	32		29	29	33	
l	Other exposures	1,558	1,558	1,513		1,644	1,642	1,589	
	Standardised Total <sup>2</sup>	83,384	70,345	45,611	861	79,129	66,028	46,379	1,166

						d Approach					
			As of 30)	09/2020			As of 31,	12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks	13,009 1.147	13,881 1,147	2,412		7,992 1.147	8,952 1.147	2,494			
	Regional governments or local authorities Public sector entities	1,14/	1,14/			1,147	1,147				
	Multilateral Development Banks	1,2/1	1,2/1	1		1,2/2	1,2/3	1			
	Mutilateral Development Banks International Organisations			0		0		0			
	Institutions	797	532	61		553	287	14			
	Corporates	9,796	4,768	4,731		9,873	4,614	4,569			
	of which: SME	307	158	120		552	189	144			
	Retail	24,929	23,570	17,494		24,696	23,107	17,131			
GERMANY	of which: SME	1,033	1,022	584		1,116	1,108	633			
GERMANI	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	1,321	823	1,064	262	1,371	739	906	34		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	285	285	29		282	282	28			
	Claims on institutions and corporates with a ST credit assessment	0	0			0		0			
	Collective investments undertakings (CIU) Equity	10	19	19		20	20	20			
	Other exposures	406	405	394		433	433	410			
	Standardised Total <sup>2</sup>	400	400	331	455	4,0		410	57		

Coissid ecourse, untile Ecourse value, is recorded before ballon into account any effect due to credit consumer condit risk initiation schrissics (a.e. aubititudes effects).

Total was advantments and reveniences are countered counterester excludes those for securidatation excourses, additional valuation advantments (RNAG) and other own funds reductions related to the expourse, but including operand count risk adjustments.

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2020			As of 31	12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)					77			
	Central governments or central banks Regional governments or local authorities	19	14	0		2/	2/	0	
	Regional governments or local authorities Public sector entities	0		0				0	
	Multilateral Development Banks	o o				Š			
	Multilateral Development Banks International Organisations	0		0				0	
	Institutions	100	100	20		7	7	ĭ	
	Corporates	2,817	1,422	1,394		2,772	1.449	1,424	
	of which: SME	115	114	87		110	107	81	
	Retail	3.611	3.582	2,687		3,424	3.374	2.530	
	of which: SME			0				0	
FRANCE	Secured by mortgages on immovable property	0		0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	124	40	42	84	114	8	8	106
	Items associated with particularly high risk	0	0	0		0	0	0	
I	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
I	Other exposures	976	976	976		1,054	1,052	1,052	
	Standardised Total <sup>2</sup>				130				211

0 134 798 10 4,222 455 0 0 30

		(2) Total value adjustments and exposures, but includes gener		interparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs)	and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Contral averaments or contral shade  Resident documents or foot all shortlides  Public sector entities  Commontes  Grandina entities  G	15 0 0 0 0 0 9 1.373 2200 4.455 4 0 0 0 0 0 0 0	15 0 0 0 9 9 9 9 9 150 1,393 4 4 9 9 0 0 0 0 0 0 1,00 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 9 9303 114 3,294 2 2 0 67 67		3 0 0 0 0 21 1,457 194 4,490 0 0 0 85 0 0	2 2 1,055 141 4,400 6	1,019	
	Other exposures Standardised Total <sup>2</sup>	22	22	22	85	4		-	126

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and into the control accounts any offer the six control and into account any offer the six control accounts any offer the six control accounts and account any offer the six control accounts and account and account and account account any offer control accounts and account ac



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Volkswagen Bank Gesellschaft mit beschränkter Haftung

		Standardised Approach												
			As of 30/	09/2020		As of 31/12/2020								
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>					
	(min EUR. %)													
Recional cover Public sector on Multilateral Dev International O Institutions Corporates of which: SME Retail	velooment Banks reanisations E	0 0 0 0 0 28 3,542 147 0	0 0 0 0 0 28 1,716 43 0	0 0 0 0 6 1,706 33 0		0 0 0 0 0 0 3,494 94 0	0 0 0 0 43 2,317 38 0	0 0 0 0 9 2,308 29 0						
secured by which: SME Exposures in de Items associate Covered bonds Claims on institu		0 0 34 0 0 0	0 0 26 0 0 0	0 0 38 0 0 0	0	0 0 31 0 0 0	0 0 22 0 0 0	0 0 32 0 0 0						
Equity Other exposures Standardised To		0 39	0 39	0 8	32	0 36	0 36	0 7						

					Standardise	d Approach				
			As of 30)	09/2020			As of 31,	As of 31/12/2020		
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	80	80	0		80	80	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	7 2.683		1 1,597		8 3,327	1.881			
	Corporates	2,683	1,597	1,597		3,327	1,881	1,881		
	of which: SME Retail	183	190	135		182	178	133		
	of which: SME	103	100	133		102	1/0	133		
NETHERLANDS	Secured by mortgages on immovable property	o o		0						
	of which: SME	o o		0				0		
	Exposures in default	33	19	21	13	33	20	73	11	
	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	2	2	2		27	27	27		
	Standardised Total <sup>2</sup>				18				19	

\*\*\* Ordered encourse, within Encourse value, is recorded before better in excount or will fail due to code conversion for any contract risk entitation such data in code conversion for any contract risk entitation such risks contract and entition to contract and considerance and conversion and contract a

					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(min BJR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
PORTUGAL	Central coveraments or central tables  Activated coveraments or central attentions  Activated provisions or local authorities  Authorities of provisions and tables  Authorities or central ce	0 0 1 1 0 14 219 16 330 45 0 0 0 0 0 0 0	0 0 1 1 0 0 14 111 1255 444 0 0 0 0 0 0 0 0 0 0 0 0 12 0 0 0 0 0 0	0 0 0 0 14 110 9 226 25 0 0 0 0 0 0 0 0 0 26 0 0 0 0 0 0 0 0 0	6	0 0 1 0 8 2188 14 346 6 0 0 0 0 0 0 0	0 0 1 0 8 121 133 45 45 0 0 0	0 0 0 8 118 7 243 26 0 0 0 0 0 0 0	7
	Standardised Total <sup>2</sup>				11				20

11 11 Civilianal exposure, untile Exposure value, is recorded before takino into account any effect due to credit convention factors or credit risk mistration techniscus (e.g., substitution effects).

(2) Total value adjustments and crevisions our country of countements vectured to the for accordination exposures, additional valuations adjustments (ANA) and other own funds reductions related to the

		exposures, but includes gene		THE COLUMN TO SEE	cursosation esposares, acquion	an variables activation in the con-	I MILI OCINI OMI IGINA INGGE	CONTRACTOR OF CO	
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Control (communities or control basis)  Relational conversation or for all authorities  Paulic sectionalists  Relational controlling  Relationalists  Relation	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Opinional encourse, unified Encourse value, is recorated before taking into account any effect due to confit convenient factors or credit risk missiation techniques (a.o., abetitation effects).

Total value administrateds and crevisions our country of countermarky excludes those for securitisation encourse, additional valuation administration factor own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)  Central governments or central banks	0		0		0			
	Regional governments or local authorities	ő	0	o o		0	o o	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	0	0	0		0	0	0	
	Corporates of which: SME			0					
	Retail			0					
Country of	of which: SME	ŏ	i o	ő		ő	i i	o o	
Counterpart 9	Secured by mortgages on immovable property	0		0		o o	0		
Counterpart 5	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 Collective investments undertakings (CIU)		0	0		0			
	Collective investments undertakings (CIU) Equity	,		0				1	
	Other exposures			0		0		1 0	
	Standardised Total <sup>2</sup>	Ů							

<sup>100</sup> Obtained amounters unlike Extractor value is recorded before taktion in the account any effort due to constit conversion flatters or constit via entitation extraction in efforts or constitution in the constitution in

Counterpart 10  Counterpart 10						Standardise	d Approach			
Country of				As of 30,	/09/2020			As of 31	/12/2020	
Country of			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Standardised Total <sup>2</sup> 0	Country of Counterpart 10	Contral envenments or central basis.  Actional community or local authorities.  Actional community or local authorities.  Actional community or local authorities.  Actional community or local actional	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Volkswagen Bank Gesellschaft mit beschränkter Haftung								
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	8,620	9,597	2,600		9,082	10,022	2,599	
	Regional governments or local authorities	1,147	1,147	0		1,338	1,338	0	
	Public sector entities	1,283	1,285	5		1,339	1,338	6	
	Multilateral Development Banks	52	52	0		50	50	0	
	International Organisations	102	102	0		100	100	0	
	Institutions	1,071	809	416		1,435	1,134	193	
	Corporates	25,009	13,691	13,592		24,771	13,211	13,171	
	of which: SME	630	411	313		2,485	1,569	1,530	
	Retail	37,186	35,640	26,455		39,028	36,423	27,209	
Consolidated data	of which: SME	1,608	1,534	876		497	455	233	
	Secured by mortgages on immovable property	9	0	U		9	0	0	
	of which: SME	2,092	1,255	1,595	465	1,626	957	1,371	348
	Exposures in default Items associated with particularly high risk	2,092	1,233	1,333	403	1,020	937	1,3/1	340
	Items associated with particularly nion risk Covered honds	287	287	29		296	296	30	
	Claims on institutions and comorates with a ST credit assessment	207	207	29		290	230	30	
ı	Collective investments undertakings (CIU)	o o	0	i o		0	0	l ő	
ı	Equity	30	30	33		19	19	19	
	Other exposures	1,651	1,649	1,596		1,965	1,965	1,965	
	Standardised Total <sup>2</sup>	78,528	65,544	46,322	968	81,050	66,851	46,562	996

					Standardise	d Approach			
					Standardisc	и прртоист			
			As of 31	03/2021			As of 30	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)	7.861		2,589		8.105	9.045	2,593	
	Central governments or central banks Regional governments or local authorities	7,861 1,146	8,838 1,146	2,589		8,105 1,337	9,045	2,593	
	Public sector entities	1,279	1,280	ı ,		1,329	1,329		
	Multilateral Development Banks	0	1,200	i i		0	0	0	
	International Organisations	ō	ō	ō		ō	ō	ō	
	Institutions	533	272	16		946	649	79	
	Corporates	9,866	4,739	4,708		10,941	5,296	5,296	
	of which: SME	220	122	93		9	9	9	
	Retail	23,564	22,229	16,506		23,507	22,180	16,635	
GERMANY	of which: SME	960	922	527		0	0	0	
OLIG WATE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	1,640	1,064	1,358	222	1,231	746	998	16
	Exposures in default  Items associated with particularly high risk	1,040	1,004	1,330	222	1,231	740	220	10
	Covered bonds	287	287	79		296	296	30	
	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	21	21	21		13	13	13	
	Other exposures	400	400	386		610	642	642	
	Standardised Total <sup>2</sup>				447				44

		exposures, but includes gene	ral credit risk adjustments.							
					Standardise	d Approach				
			As of 31/	03/2021		As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
FRANCE	Control constraints or cell of the Control Control  Accordance of the Control Control  Accordance of the Control  Accordance of t	30 0 0 0 13 2,847 110 3,134 0 0 0 0 0 0 0 0	30 0 0 0 13 1,559 998 3,086 0 0 0 0 0 0 0 0 0	0 0 0 0 3 1,536 7,2,15 0 0 0 0 0 0 0 0 0	103	0 0 1 1 0 81 3,096 4,372 78 0 0 0 0 0 0 0	0 0 0 0 77 1.725 1.725 3.327 3.0 0 0 0 0 0 0	0 0 0 15 1,773 1,117 2,488 2,0 0 0 0 0 0 0 0 0	22	
	Standardised Total <sup>2</sup>				180				51	

		exposures, but includes gene	ral credit risk adjustments.	,,			.,		
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(mh Fig. %).	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	198	198	0		264	264	0	
	Public sector entities	2	2	2		4	4	4	
	Multilateral Development Banks	0	,	0		,		,	
	International Organisations	ō	ō	ō		ō	o o	ō	
	Institutions	155	155	133		124	124	29	
	Corporates	2,500	1,065	1,062		927	584	584	
	of which: SME	28	14	11		0	0	0	
	Retail	4,772	4,711	3,441		5,144	5,073	3,784	
ITALY	of which: SME	551	517	295		119	117	67	
IIALI	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME		. 0	0			0		
	Exposures in default	66	19	29	4/	59	27	44	31
	Items associated with particularly high risk Covered bonds	U	U	U		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	1	
	Collective investments undertakings (CIU)	o o	o o	ő		ő	ő	l ő	
	Equity	0	0	0		o o	0		
	Other exposures	8	8	8		0	0	0	
					90				21

		(2) Total value adjustments an exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	onal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	ed Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Control occurrences for control backs of the control occurrences of tools attended occurrences or food attended occurrences of tools attended occurrences of the control occurrences of the control occurrences oc	217 0 0 0 62 1.4% 4.354 4 0 0 0 101 0 0	217 0 0 0 0 52 1.110 114 4.279 4 0 0 65 55 0 0	0 0 0 0 1,052 3,208 2 2 0 0 81,0 0 0 0 0	35	225 0 0 0 122 1.283 1.380 0 0 0 85 0 0	226 0 0 0 121 806 906 13,277 103 0 0 0 0 0 0	805 40 2,439	
	Other exposures Standardised Total <sup>2</sup>	32	32	32	111	0	0	0	205

(1) Original reporture, unlike Engineer value, is reported before tables yets account any effect due to cred convenient before tables yets account any effect due to cred convenient before some risk indeption beforepass (e.g., substitution effects).
(2) Table view adjustments and provisions per country of counterparty excludes those for accontantation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the appropriate place or some in adjustments (AMA) and other own funds reductions related to the appropriate place or some in adjustments (AMA) and other own funds reductions related to the appropriate place or some in adjustments (AMA) and other own funds reductions related to the appropriate place or some in adjustments (AMA) and other own funds reductions related to the appropriate place or some interpretation of the appropriate place or some interpretation of the appropriate place or some interpretation of the appropriate place or some interpretation or so



Country of Counterpart 8

### 2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	volkswagen Bank Gesellschaft mit beschrankter Haftung								
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities  Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0			0	0	ı o	
	Institutions	7	7	1		2	2	1	
	Corporates	3,804	2,340	2,333		3,690	1,643	1,643	
	of which: SME	92	30	23		0	0	0	
	Retail	0	0	0		2	1	1	
UNITED KINGDOM	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0			0	0	0	
	Exposures in default	35	74	36	0	3	0	ı i	2
	Items associated with particularly high risk	0	0	0		ō	0	ō	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
l	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Eaulty	0	.0	0		0	0	0	
	Other exposures	47	47	9	44	0	0		126
	Standardised Total <sup>2</sup>				ect due to credit conversion fact				126

					Standardise	ed Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(mik FIR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	80	80	0		81	81	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 Institutions	0	0				0	0	
	Corporates	2.770	1.702	1,702		2,903	1.807	1.807	
	of which: SME	2,770	1,702	1,702		.,	1,007	1,007	
	Retail	179	175	132		188	187	140	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	23	27	9	37	27	41	8
	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 Collective investments undertakings (CIU)	0	0	0					
	Equity	0	0	0					
	Other exposures	11	11	11		ő	ő	o o	
	Standardised Total <sup>2</sup>				14				8

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		exposures, but includes gener	at Chick thic adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Roman Pour Pour Pour Pour Pour Pour Pour Pour	or when; 50% counted we not assess on immovable accounts or or when 50% counted we montaness on immovable accounts or or when 50% counted we may be accounted with a manuscaccion test of the account of the accounter of the acco	0 0 1 1 0 133 222 255 351 360 0 0 0 0 0 0	0 0 1 0 18 18 177 18 343 48 0 0 0 0 0	0 0 1 1 1 13 14 249 247 0 0 0 0 0 0	6	199 0 0 0 188 993 747 74 0 0 0 0 0 0 33	199 0 5 0 0 18 257 237 736 736 0 0 8 0 0	0 0 3 0 18 239 512 15 0 0 17 0 0 0	4
Sta	andardised Total <sup>2</sup>				18				11

i de la companya de	exposures, but includes gene	sours, but includes general great risk adjustments.  Standardised Approach												
				Standardise	d Approach									
		As of 31;	03/2021			As of 30/	06/2021							
	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
(min EUR. %)														
ral banks al authorities	0	0	0		0	0	0							
	0	0	0		0	0	0							
nks	0	0	0		0	0	0							
	0	0	0		ő	o o	0							
	0	0	0		0	0	0							
	0	0	0		0	0	0							
	0	0	0		0		0							
movable property	0	0	0		0	0	0							
	0	0	0		0	0	0							
ularly high risk	0	0	0		0	0	0	0						
plarty nigh risk	0	0	0		0									
rporates with a ST credit assessment	0	0	ō		0	0	0							
takinos (CIU)	0	0	0		0	0	0							
	0	0	0		0	0	0							
			U		0	0		0						

O)

(3) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion furthers or credit nike mitigation techniques (e.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty exclusion for excursionation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		(2) total value adjustments and previously previously excluses those for securistication exposures, additional valuation adjustments (AVAs) and other com hards reductor's related to the encourses, but includes centeral credit risk adjustments.  Standardised Approach  Standardised Approach												
					Standardise	d Approach								
			As of 31	/03/2021			As of 30	/06/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(min EUR. %)  Central governments or central banks													
	Regional governments or central banks Regional governments or local authorities	0				0	0	0						
	Public sector entities	0	ō			ō	ō	ō						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions Corporates	0	0			0	0	0						
	of which: SME	0				0	0	0						
	Retail	0	0	0		0	0	0						
Country of	of which: SME	0	0	0		0	0	0						
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0						
	of which: SME Exposures in default	0	0			0	0	0	0					
	Items associated with particularly high risk	o o	o o	0		ŏ	ŏ	ő						
	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						
	Eoulty Other exposures	0	0			0	0	0						
	Other exposures Standardised Total <sup>2</sup>	0			0		0	0	0					
	Stallbardised fotal													

		exposures, but includes gene		,,	cu acason exposures, acco.		.,		
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Control Community or central fact (Control Control Con	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0
	Standardised Total <sup>2</sup>	Ů			0		· ·		



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2020					As of 31/	/12/2020		
		Origina	l Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> 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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31/	03/2021					As of 30,	06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> 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 Secutarisation position unlike in the results prior to the 2019 exercise.



#### General governments exposures by country of the counterparty

						Volkswagen Ba	ank Gesellschaft mit besc	hränkter Haftung						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weinhted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 11 - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Austria													
[0-3M[   3M-1Y    1Y-2Y    2Y-3Y    3Y-5Y	Belgium	0 0 0 0 115 0 0	0 0 0 0 113 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 113 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
10Y - more	Bulgaria													J
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



#### General governments exposures by country of the counterparty

		Volkswagen Bank Gesellschaft mit beschränkter Haftung  As of 31/12/2020  Direct exposures												
			As or 31/12/2020  Direct exposures  On balance sheet  Derivatives											
				On halanco el	hoot	Direc	ct exposures		Dorivo	tivoc		Off balar	sco choot	
	(mln EUR)			On Dalance Si	neet				Deriva	lives		OII Dalai	ice sneet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Finland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ] [ 15Y - 10Y	France	24 0 0 0 0 0 0	24 0 0 0 0 0 0 0	24 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Germany	10 67 176 70 327 511 0	10 66 175 69 327 511 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	10 66 175 69 326 511 0	0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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   1   1   1   1   1   1   1   1   1	Croatia							•						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Greece													
13Y - More Total [ 0 - 3M [ 1 3M - 1Y [ 1 1 Y - 2Y [ 1 2Y - 3Y [ 1 3Y - 5Y ] [ 1 1 Y - 10Y [ 1 1 Y - 2Y ] ] ] ] [ 1 1 Y - 10Y [ 1 1 Y - 10Y ] ] [ 1 1 Y - more Total	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Ireland	0 0 0 94 0 0 0	0 0 0 91 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 91 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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	Italy	0 0 0 0 55 88 0	0 0 0 0 55 88 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 55 72 0	0 0 0 0 0 17 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Latvia													



#### General governments exposures by country of the counterparty

		Volkswagen Bank Gesellschaft mit beschränkter Haftung												
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Lithuania													
[ 0 - 3M   F   3M - 1Y   F   3M - 1Y   F   1Y - 2Y   F   2Y - 3Y   F   3Y - 5Y   F   5Y - 10Y   F   10Y - more Total	Luxembourg													
[ 0 - 3M [	Maita													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Netherlands	0 0 0 0 0 80 0	0 0 0 0 0 80 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 80 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 [	Poland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
13Y - 10Y     110Y - more	Portugal	0 1 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0	0 0 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 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more	Romania						_	-		-				
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
10 - 3M     13M - 17     13M - 17     11 - 27     12 - 37     137 - 57     157 - 107     107 - more   Total	Slovenia													



General governments exposures by country of the counterparty

						Volkswagen B	ank Gesellschaft mit besc	hränkter Haftung						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying anount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Sweden	Ü	J		J			J		,		Ţ	Ü	· ·
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	United Kingdom													
[ 0 - 3M	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Liechtenstein													
13Y - More Total [ 0 - 3M [ 1 3M - 1Y [ 1 1 Y - 2Y [ 1 2Y - 3Y [ 1 3Y - 5Y ] [ 1 1 Y - 10Y [ 1 1 Y - 2Y ] ] ] ] [ 1 1 Y - 10Y [ 1 1 Y - 10Y ] ] [ 1 1 Y - more Total	Norway													
[ 0 - 3M	Australia													
110Y - more	Canada													
Total     Total	Hong Kong													



General governments exposures by country of the counterparty

		Volkswagen Bank Gesellschaft mit beschränkter Haftung												
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more	Switzerland													
[0 - 3M [ f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total	Latin America and the Caribbean			J			Ü	J	J	j	·	J	3	



#### General governments exposures by country of the counterparty

Volkswagen Bank Gesellschaft mit beschränkter Haftung

						voikswagen Ba	ank Gesellschaft mit besc	nrankter Hartung						
							As of 31/12/2020	1						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M [	Others	0 0 0 102 0 0 0	0 0 0 102 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 102 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



#### General governments exposures by country of the counterparty

						voikswagen Ba	ank Gesellschaft mit besc							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
						1								Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
,	,,,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Nodonal amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Austria													
[10Y - more Total	=													
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Belgium	0 110 0	0 110 0	0	0 0	0 110 0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		110	110	0	0	110	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	Bulgaria													
[10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「														
[27 - 37]	Cyprus													
	-,,													
[10Y - more Total [0 - 3M [ [3M - 1Y [														
[ 3M - 1Y [	Czech Republic													
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	CZECII KEPUDIIC													
Total	1													
TO - 3M														
[3Y - 5Y [	Denmark													
[10Y - more Total [ 0 - 3M [														
[ 0 - 3M [														
[3Y - 5Y [  5Y - 10Y	Estonia													
[10Y - more Total														



#### General governments exposures by country of the counterparty

						Volkswagen Ba	ank Gesellschaft mit besc							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Finland													
[ 0 - 3M [	France	34 0 0 0 0 0 0 0	34 0 0 0 0 0 0 0	28 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	6 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	6
[ 0 - 3M [	Germany	45 93 105 83 370 477 0	45 93 105 83 370 477 0	0 0 0 0 0	0 0 0 0 0	45 93 105 83 370 477 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 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   1   1   1   1   1   1   1   1   1	Croatia													
[ 0 - 3M [	Greece													
13Y - more Total [0 - 3M   [3 - 3M   [3 - 3M   1] [3 - 3M   1] [3 - 3M   1] [3 - 3M   1] [3 - 5 + 1] [	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Ireland	0 0 89 0 0 0 0	0 89 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 89 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 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	Italy	0 0 0 132 164 0	0 0 0 0 132 164 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 107 164 0	0 0 0 0 24 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0
To - 3M	Latvia													



#### General governments exposures by country of the counterparty

		VOIKSWAGEN BAIRK GESENSCHAFT HIT DESCRIPANCER HARTUNG  As of 30/06/2021												
						Diroc	t exposures							
				On balance si	100t	Direc	t exposures		Derivat	tivoe		Off balar	re sheet	
	(mln EUR)			Oil Dalaite Si	icet				Deliva	lives		OII Dalai	ice sileet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total causing amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
		derivative infancial assets	positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [														
[ 1Y - 2Y [	Lithuania													
[5Y - 10Y   [10Y - more														
[ 0 - 3M														
[ 1Y - 2Y [	Luxembourg													
Total   To - 3M   T   Total														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Malta													
[5Y - 10Y [ [10Y - more														
Total   0 - 3M     3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
TO - 3M	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y     [5Y - 10Y     [10Y - more   Total		79 0	79 0	0	0	79 0	0	0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	
		79 0	79 0	0	0	79 0	0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
	· out	0 0 n	0 0 0	0 0	0 0 0	0	0 0 0	0	0	0	0	0	0	
Total		<b>0</b>	0	0	0	0	<b>0</b>	0	0	0	<b>0</b>	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Portugal	5 0 0	5 0 0	0	0	0	5 0 0	0 0 0	0	0 0	0 0	0	0 0 0	
[ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Portugai	0 199	0 199	0	0	0 199	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		204	204	0	0	199	5	0	0	0	0	0	0	3
TO - 3M														
[3Y - 5Y ] [5Y - 10Y ]	Romania													
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [   13Y - 5Y [   5Y - 10Y [	Slovakia	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0	0 0 0	0 0 0	0	0 0 0	
Tabal		0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M     10 - 3M     3M - 1Y     12 - 2Y     12 - 3Y     13Y - 5Y     13Y - 10Y														
[ 2Y - 3Y [	Slovenia													
15Y - 10Y     10Y - more   Total														



#### General governments exposures by country of the counterparty

						Volkswagen B	ank Gesellschaft mit besc	hränkter Haftung						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
,		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain	0 0 0 0 0 66	0 0 0 0 6 66 160	0 0 0	0 0 0 0	0 0 0 0 51 160	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	
[10Y - more		160 0	0	0	0	0	0 0 15	0	0	0	0	0	0	
Total  f 0 - 3M   f 3M - 1Y   f 1M - 1Y   f 1Y - 2Y   f 2Y - 3Y   f 3Y - 5Y   f 5Y - 10Y   f 10Y - more Total	Sweden	226	226	Ü	U	211	15	Ü	U	Ü	U	· ·	0	0
[ 0 - 3M   [ 3M - 1Y	United Kingdom													
Total  [ 0 - 3M	Iceland													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Hong Kong													



General governments exposures by country of the counterparty

		Volkswagen Bank Gesellschaft mit beschrankter Haltung As of 30/06/2021												
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Other advanced economies non EEA													
13V - more	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Latin America and the Caribbean		J.	J			Ü	Ü	,	j	·	j	Ü	



#### General governments exposures by country of the counterparty

Volkswagen Bank Gesellschaft mit beschränkter Haftung

						Volkswagen Ba	ank Gesellschaft mit besc	chrankter Hartung						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Others	0 0 100 0 0 0	0 0 0 100 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 100 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise
- Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Volkswagen Bank Gesellschaft mit beschränkter Haftung

As of 30/09/2020 As of 31/12/2020 Gross carrying amount Gross carrying amount Of which performing but past due >30 days and <=90 Of which: Of which Stage defaulted 3 Of which: Of which Stage defaulted 3 Of which Stag Of which Stage Cash balances at central banks and other demand deposits 12.622 17,130 Debt securities (including at amortised cost and fair value) 20,420 General governments 2,868 2,993 287 13,972 17,140 oans and advances(including at amortised cost and fair value) 52,486 2,034 1,586 1,586 335 697 677 53,941 100 2,090 1,531 1,468 462 557 Credit institutions 1,964 11,607 321 313

35,384

32,958

82,238

of which: Loans collateralised by residential immovable property at amortised cost

FF-BALANCE SHEET EXPOSURES

1,108

2,034

651

1,586

145

338

854

221

677

237

697

35,361

32,477

81,764

11,411

1.105

955

1,531

1,468

2 090

100

212

465

239

704

226 557

<sup>1,586</sup> 

<sup>17</sup> For the definition of non-performing opposures please refer to COMMISSION IMPERENTING REGULATION (EU) 2015/227 of 3 answay 2015, ANNEX V, Part 2-Template related instructions, subblile 29
12 Institutions report here collective allowances for incurrend but not reported tooses (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)
12 Institutions report here secured: allowances for franced assets, includibation and collective deliminates at amortised cost) and changes in fair value of the removement of the contractive of the security of the respect of the contractive of the security of the respect of the contractive of the provisions (instruments at fair value other than HFT)
13 Institutions report here security of the provisions for franced assets, included impairments and excumulated engagements at amortised contractive of the contractive of th



Performing and non-performing exposures Volkswagen Bank Gesellschaft mit beschränkter Haftung

Part						As of 31/03/2021	1								As of 30/06/202	1			
Of winds   Part   Par			Gro	ss carrying amo	unt		changes in	fair value due to c	cumulated redit risk and	financial		Gro	ss carrying amou	ınt <sup>5</sup>		changes in	fair value due to	ccumulated credit risk and	Collaterals and financial
Cash Balance at central Balatas and other demand deposits   20,000   20,0			performing but past due >30	Of w	rhich non-perform	ning <sup>1</sup>		On non-perform	ing exposures <sup>3</sup>	received on non- performing		performing but	Of wh	hich non-perforr	ning <sup>1</sup>		On non-perforr	ning exposures <sup>3</sup>	received on non- performing
Cash balances at central banks and other demand deposits (a) 2,224 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			days and <=90		Of which:		exposures-			exposures		days and <=90		Of which:		exposures-			exposures
Section of Control lands		7 214		0	deraulted	3			3	0	7 220			deraulted	3		0	3	
Centred basels    Contract basels   Contract bas				0			,			0				0		3			ا ا
General governments		20,037	0	0	0	0			0	0	20,932		0	0					
Crede triabulations		3,230	0	0	٥	0	3	0	0	0	3,566	5 0	0	0		3			
Center financial corporations 17,142 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0	0	0		0	0	0			0	0			0	0	
Non-francial corporations  Non-francial involvable property at Sassa Non-francial involvable property at				0	0	0		0	0	0			0	0		0	0	0	
Central banks  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0	0		0	0	0	, ,	0	0	0	0	0	0	0	
General governments 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Loans and advances(including at amortised cost and fair value)	53,060	152	1,996	1,529	1,529	413	724	577	863	51,488	242	1,766	1,370	1,085	517	529	452	765
General governments 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Central banks		0	0		0	,		0	0			0	0					
Credit institutions 32 0 0 0 0 0 0 0 0 189 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Carata Carata	Ĭ				· ·		Ĭ	ŭ		· ·	1	ŭ				·		
Other financial corporations  1,589  0 5 3 3 4 2 2 1 2,044 0 4 3 3 6 2 2  Non-financial corporations  17,556 39 907 746 746 236 400 324 433 16,341 155 795 657 500 256 299 219  of which: small and medium-sized enterprises at amortised cost 12,384 20 821 667 670 165 355 299 403 11,457 151 735 583 442 178 266 188  of which: Loans collateralised by commercial immovable property at 359 0 32 21 32 8 3 3 0 342 0 33 29 33 9 9 9  Households  of which: Loans collateralised by residential immovable property at 29 0 8 0 8 0 8 0 0 0 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	General governments	2	0	0	0	0	C	0	0	0	:	0	0	0	0	0	0	0	0
Other financial corporations  1,589  0 5 3 3 4 2 2 1 2,044 0 4 3 3 6 2 2  Non-financial corporations  17,556 39 907 746 746 236 400 324 433 16,341 155 795 657 500 256 299 219  of which: small and medium-sized enterprises at amortised cost 12,384 20 821 667 670 165 355 299 403 11,457 151 735 583 442 178 266 188  of which: Loans collateralised by commercial immovable property at 359 0 32 21 32 8 3 3 0 342 0 33 29 33 9 9 9  Households  of which: Loans collateralised by residential immovable property at 29 0 8 0 8 0 8 0 0 0 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0																			
Non-financial corporations 17,566 39 907 746 746 236 400 324 433 16,341 155 795 657 500 256 299 219  of which: small and medium-sized enterprises at amortised cost 12,284 20 821 667 670 165 355 290 403 11,457 151 735 583 442 178 266 188  of which: Lans colleteralised by commercial immovable property at 359 0 32 21 32 8 3 3 0 342 0 33 29 33 9 9 9  Households 33,532 113 1,084 781 781 173 322 250 429 32,912 87 966 710 582 254 229 231  of which: Loans colleteralised by residential immovable property at 29 0 8 0 8 0 0 0 0 21 0 0 0 0 0 0 0  of which: Credit for consumption at amortised cost 30,939 112 914 684 707 150 264 250 417 30,083 87 835 611 514 199 180 140	Credit institutions	32	0	0	0	0	C	0	0	0	189	0	0	0	0	0	0	0	0
Non-financial corporations 17,566 39 907 746 746 236 400 324 433 16,341 155 795 657 500 256 299 219  of which: small and medium-sized enterprises at amortised cost 12,284 20 821 667 670 165 355 290 403 11,457 151 735 583 442 178 266 188  of which: Lans colleteralised by commercial immovable property at 359 0 32 21 32 8 3 3 0 342 0 33 29 33 9 9 9  Households 33,532 113 1,084 781 781 173 322 250 429 32,912 87 966 710 582 254 229 231  of which: Loans colleteralised by residential immovable property at 29 0 8 0 8 0 0 0 0 21 0 0 0 0 0 0 0  of which: Credit for consumption at amortised cost 30,939 112 914 684 707 150 264 250 417 30,083 87 835 611 514 199 180 140																			
of which: small and medium-sized enterprises at amortised cost 12,384 20 821 667 670 165 355 290 403 11,457 151 735 583 442 178 266 188 of which: Lans collateralised by commercial immovable property at 359 0 32 21 32 8 3 3 0 342 0 33 29 33 9 9 9 9 Households 33,532 113 1,084 781 781 173 323 250 429 32,912 87 966 710 582 254 229 231 of which: Lans collateralised by residential immovable property at 29 0 8 0 8 0 0 0 0 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other financial corporations	1,989	0	5	3	3	4	2	2	1	2,04	0	4	3	3	6	2	2	1
of which: small and medium-sized enterprises at amortised cost 12,384 20 821 667 670 165 355 290 403 11,457 151 735 583 442 178 266 188 of which: Lans collateralised by commercial immovable property at 359 0 32 21 32 8 3 3 0 342 0 33 29 33 9 9 9 9 Households 33,532 113 1,084 781 781 173 323 250 429 32,912 87 966 710 582 254 229 231 of which: Lans collateralised by residential immovable property at 29 0 8 0 8 0 0 0 0 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0	No. Second consultan	17 506	20	007	746	746	226	400	224	422	16.24	155	705	-		250	200	210	383
of which: Loans collateralised by commercial immovable property at anothised cost  Households  3,552  113  1,084  781  781  781  781  781  781  781  7	Non-tinancial corporations	17,506	39	907	/46	/46	236	400	324	433	16,34.	155	/95	65/	500	256	299	219	383
amortised cost 359 0 32 21 32 8 3 3 0 342 0 33 29 33 9 9 9 9 1   Households 33,552 113 1,084 781 781 173 323 250 429 32,912 87 966 710 582 254 229 231   of which: Loans collateralised by residential immovable property at 29 0 8 0 8 0 0 0 0 21 0 0 0 0 0 0 0 0   amortised cost. 30,939 1112 914 684 707 150 264 250 417 30,083 87 835 611 514 199 180 140	of which: small and medium-sized enterprises at amortised cost	12,384	20	821	667	670	165	355	290	403	11,457	151	735	583	442	178	266	188	361
Households 33,532 113 1,084 781 781 173 323 250 429 32,912 87 966 710 582 254 229 231 of which: Lans colleteralised by residential immovable property at 29 0 8 0 8 0 0 0 0 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0		359	0	32	21	32	8	3	3	0	342	0	33	29	33	9	9	9	0
of which: Leans colateralised by residential immovable property at 29 0 8 0 8 0 0 0 0 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amortised cost																		
amortised cost 29 0 0 0 0 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Households	33,532	113	1,084	781	781	173	323	250	429	32,912	87	966	710	582	254	229	231	381
amortised cost 29 0 0 0 0 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0																			
		29	0	8	0	8	0	0	0	0	21	. 0	0	0	0	0	0	0	0
	of which: Credit for consumption at amortised cost	30,939	112	914	684	707	150	264	250	417	30,083	87	835	611	514	199	180	140	373
DEBT INSTRUMENTS other than HFT 80,931 152 1,996 1,529 1,529 416 724 577 863 79,770 242 1,766 1,370 1,085 520 529 452	DEBT INSTRUMENTS other than HFT	80,931	152	1,996	1,529	1,529	416	724	577	863	79,770	242	1,766	1,370	1,085	520	529	452	765
OFF-BALANCE SHEET EXPOSURES 11,784 475 59 371 10 0 0 0 13,349 436 73 361 12 0 0	OFF-BALANCE SHEET EXPOSURES	11,784		475	59	371	10	0	0	0	13,349		436	73	361	12	0	0	0

<sup>1/5</sup> for the difference of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other does not report the control of the control



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin- received on e forbearanc			ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
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)	1,195	769	187	175	1,008	0	1,239	737	200	177	729	310
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	4	3	1	1	2	0	3	3	1	1	2	1
Non-financial corporations	314	244	78	75	236	0	394	238	91	77	208	95
of which: small and medium-sized enterprises at amortised cost	274	205	65	62	209		362	226	84	73	191	
Households	878	522	109	99	769	0	842	496	108	98	520	214
DEBT INSTRUMENTS other than HFT	1,195	769	187	175	1,008		1,239	737	200	177	729	
Loan commitments given	125	66	0	0	0	0	126	52	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
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					

<sup>(1)</sup> 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

<sup>&</sup>lt;sup>©</sup>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 F18.00 / F19.00), 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.



#### Forborne exposures

Volkswagen Bank Gesellschaft mit beschränkter Haftung

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0		0	0	0	0	0	0	0	0	0	0
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)	1,126	650	143	129	838	0	1,119	620	141	120	978	o
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	3	2	1	1	1	0	3	2	1	1	2	0
Non-financial corporations	353	218	73	65	224	0	412	230	91	78	322	0
of which: small and medium-sized enterprises at amortised cost	345	212	70	62	220		372	224	81	74	291	
Households	769	429	70	63	613	0	704	388	49	42	655	0
DEBT INSTRUMENTS other than HFT	1,126	650	143	129	838		1,119	620	141	120	978	
Loan commitments given	119	85	0	0	0	0	181	99	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

<sup>(1)</sup> 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 F18.00 / F19.00), 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
Volkswagen Bank Gesellschaft mit beschränkter Haftung

			00.01.4	0/09/2020					00.00	1/12/2020					80 of 41	1/03/2021					20.01.71	0/06/2021		
	Gross carr	ving amount	AS 01 3	0/03/2020	l .		Gross car	rving amount	A5 01 3	1/12/2020		1	Gross can	rving amount	AS 01 3.	1/03/2021	1		Gross can	rying amount	AS 01 30	7/00/2021		
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	GIGG CAI	Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	51	3	2	51	2	0	47	3	2	47	2	0	43	3	1	43	2	0	40	2	1	40	2	0
R Mining and quarrying	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	2	0	0
C Manufacturing	343	16	10	343	10	0	325	14	8	325	10	0	306	13	8	306	10	0	300	12	6	300	9	0
D Electricity, gas, steam and air conditioning supply	7	0	0	7	0	0	8	1	0	8	0	0	7	0	0	7	0	0	8	0	0	8	0	0
E Water supply	26	1	1	26	1	0	32	1	1	32	1	0	31	2	1	31	1	0	30	2	1	30	1	0
F Construction	641	45	27	641	26	0	648	46	25	648	27	0	625	47	28	625	28	0	619	46	27	619	28	0
G Wholesale and retail trade	11.720	671	630	11.720	423	0	12.898	715	644	12.898	478	0	13.813	659	566	13.813	478	0	12.452	569	487	12.452	393	0
H Transport and storage	363	41	28	363	23	0	379	59	36	379	25	0	365	58	33	365	30	0	364	50	30	364	32	0
I Accommodation and food service activities	97	9	4	97	5	0	94	8	3	94	4	0	90	7	4	90	5	0	89	7	4	89	4	0
3 Information and communication	85	5	4	85	3	0	86	6	5	86	4	0	84	6	5	84	4	0	83	6	5	83	5	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	391	23	20	391	11	0	403	22	19	403	12	0	406	21	19	406	12	0	364	20	15	364	11	0
M Professional, scientific and technical activities	421	33	12	421	18	0	392	31	11	392	17	0	394	24	11	394	19	0	372	18	9	372	20	0
N Administrative and support service activities	900	53	37	900	34	0	985	59	41	985	36	0	1,061	54	35	1,061	36	0	1,340	52	37	1,340	39	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	54	4	2	54	2	0	52	3	1	52	2	0	52	3	1	52	2	0	54	3	1	54	2	0
Q Human health services and social work activities	206	9	4	206	5	0	133	5	2	133	3	0	131	5	2	131	4	0	128	5	3	128	3	0
R Arts. entertainment and recreation	31	2	1	31	1	0	30	2	1	30	1	0	29	2	1	29	1	0	28	2	1	28	1	0
S Other services	74	4	2	74	4	0	68	4	2	68	4	0	66	4	2	66	4	0	66	3	2	66	4	0
Loans and advances	15.414	921	784	15.414	567	0	16.584	979	802	16,584	626	0	17 506	907	717	17.506	636	0	16 341	795	629	16.341	555	0

<sup>(1)</sup> 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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



## Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

	Gross	canying amount	:					As of 30,		pairment, accumul	lated negative char	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							./12/2020 Accumulated imp	salment, accumu	lated negative chi	anges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: h Instruments with significant increase in credit risk sino initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: exposures wid forbairance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbarance measures	Of which: Instruments with significant increase in oradit risk since initial recognition but not credit- impained (Szape 2)		O OF which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposumes		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing		Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	of which: soposures with forbarance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	1,055	976	0	425	79		68	56	33	0	24	23	۰	19		0	292	289	0	154	3		0	7	7	0	6	0	0	0		۰
	82	80	0	43	2	۰	2	5	4	0	2	1	۰	1	۰	٥	30	30	0	8	0	۰	0	1	1	0	1	0	0	0		۰
of which: Collateralised by residential immovable property		0	0		0		0		0	0	0	0		0	۰	0	0	0	0		0		0	0	۰	0		0	0	0		
of which: Non-financial corporations	952	876	0	379	77		66	51	29	0	22	22		29		0	246	245	0	145	3		0	6	6	0	5	0	0	0		
of which: Small and Medium-sized Enterprises	773	715	0	330	58		46	42	26	0	20	16		13		0	150	147	0	89	3		0	5	4	0	4	0	0	0		۰
of which: Collateralised by commercial immovable property	179	160	0	- 40	19		19		3	0	2	6		6		0	0		0		0	۰	0	0		0	0	0	0	0		۰

								As of 30	0/09/2020															As of 31	/12/2020							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi				Performing			Non-perform	ing					Performing			Non-performi				Performing			Non-perform	ning			
(min EUR)			Of which: exposures wi forbearance measures	Of which: instruments with significant increase in ordet rak sino initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to par that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVED-19 crisis	
oans and advances with expired ESA-compliant monatoria	1,302	1,249	0	607	53		44	42	30	0	20	13		12		0	2,246	2,048	0	905	200	0	160	123	73	0	51	50	0	45		
of which: Households	442	433	0	231	9		5		6	0	5	2		2		0	486	460	0	272	26	0	9	16	11	0	7	5		3		
of which: Collateralised by residential immovable property		0	0	0	0	۰	0	۰	0	0	0	0		0	۰	0	0	۰	0	۰	0		0	0	۰	0	0	0	0	0		۰
of which: Non-financial corporations	849	805	0	365	44	۰	29	34	24	0	15	10		10	۰	0	1,745	1,572	0	622	173		152	107	62	0	43	45	0	42		۰
	760	722	0	330	38	۰	33	29	20	0	14	9			۰	0	1,430	1,312	0	522	118	0	98	81	51	0	37	30		26		۰
of which: Collaboralised by commercial immovable property	90	84	0	55	6	۰	6	5	3	0	1	2	0	2	۰	0	2	2	0				٥	0		0	0	0	0	0		۰

								As of 30	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pain-due or pain-due <= 90 days		Performing	Of which: exposures with forberance measures	Of which:		Of which: exposures with forbsiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: soposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbaining measures	Of which: Unlikely to pay that are not pail-due or past-due <= 90 days			Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	43	43	0		0		0		0	0	0	0		0		0	45	4	0		0		0	0		0		0	0	0		
of which: Households		0			۰				0			0				0	0	۰			0			0	۰			0				0
of which: Collateralised by residential immovable property		0			۰			۰	0			0				0	0	۰			0			0	۰			0				0
of which: Non-financial corporations	42	43	0		0		0	۰	0	0	0	0		0		0	48	44	0	0	۰	۰	0	0		0		۰	0	0	۰	0
of which: Small and Medium-sized Enterprises	47	43			۰			۰	0			0				٥	48	46			۰			۰	۰			۰				
of which: Collateralised by commercial immovable property		0			0				0			0				0	0	۰			0			0				0				



## Information on loans and advances subject to legislative and non-legislative mornatoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

1								As of 31,	/63/2021															As of 30/0	6/2021							
	Gross i	arrying amount						,	Accumulated im	pairment, accumu	lated negative cha	nges in fair valu	se due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount						Ac	cumulated impa	irment, accumu	listed negative chi	nges in fair vals	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which: exposures wi	Of which: Instruments with significant	Non-perform	Of which: exposures with fortwarence			Performing	Of which: exposures with forbearance	Of which: Instruments with significant		Of which: exposures with fortearance		Public			Performing	Of which: exposures with forbearings	Of which: Instruments with significant	Non-perform	Of which: exposures with forbearance				Of which: exposures with forbearance	Of which: Instruments with significant		Of which: exposures with forbeirance			
(min EUR)			measures	increase in credit risk sino initial recognition but not credit- impained (Stage 2)		measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			militaries	increase in credit risk since initial recognition but not credit- implined (Stage 2)		measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			molecures	increase in credit risk since initial recognition but not credit- impaired (Stage 2)		meditans	Of which: Unlikely to pay that are not past-due or past-due <= 90 days				increase in credit rak since initial recognition but not credit- impaired (Stage 2)		measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	85	83	0	33	2		1	3	2	0	2	1	۰	1	0	۰	65	63		21	2	0	2	3	2	0	2	1	0	1		۰
of which: Households	29	28	0	5	1		0	1	1	0		0			0	0	29	28	0	5	1	0		1		0	0	1	0		0	
of which: Collaboralised by residential immovable property		0	0	۰	0		0	0	0	0	۰	0			0	0	0		0	۰	0	0		0	۰	0		0	0			
of which: Non-financial corporations	40	45	0	28	1		1	2	2	0	1	1		1	0	0	34	33	0	17	1	0	1	2	2	0	1	1	0	1	0	
of which: Small and Medium-sized Enterprises	37	36	0	17	1		1	2	2	0	1	1	0	1	0	0	34	33	0	17	1	0	1	2	2	0	1	1	0	1	0	
of which: Collaboralised by commercial immovable property	0	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							
	Gross							,							Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guanantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee riceived in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit rack since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbusance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: soposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or pint-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	2,052	1,550		701	172	۰	141	126	72	0	50	55	۰	45	0	0	1,817	1,675		640	143	0	122	104	58	۰	-6	46	0	41	0	0
of which: Households	279	266	0	102	12			16	10	0	7	7		4	0	0	248	233	0	87	15	0	11	12	6	0	5	6	0	4	0	0
of which: Collaboralised by residential immovable property	1	1	0		0		0	0		0		0	0	0	0	0	1	1			0	0		0				0	٥	0	0	0
of which: Non-financial corporations	1,767	1,607	0	596	160		133	110	62	0	42	40	0	41	0	0	1,557	1,430		550	128	0	112	89	49		39	40	٥	37	0	0
of which: Small and Medium-sized Enterprises	1,599	1,451	0	502	146	0	130	99	56	0	37	43		39	0	0	1,403	1,284	0	465	119	0	103	79	4	0	25	35	0	32	0	0
of which: Collaboralised by commercial immovable property	2	2						0				0				0	2	2		۰	0	0										

i								As of 33	/63/2021															As of 3	0/05/2021							
	Gross	carrying amount								pairment, accum	lated negative cha	nges in fair val	ue due to credit risi	ĸ	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	i carrying amount	:							salmment, accum	ulated negative char	nges in fair valu	e due to credit ris	k	Micomum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	sing		1	Performing			Non-perform	sing					Performing			Non-perform	ning			Performing			Non-performi	ng			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in oxidit risk sino initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures			Of which: exposures wit forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the content of the COVED-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	44	42		10	2	۰	۰	1	1		1			0	0	0	41	41	٥	17	۰	0	۰	1	1	۰	1	0	0	۰		۰
of which: Mouseholds		0			۰			۰	0			0				0	0	0			0			0				0				
of which: Collaboralised by residential immovable property		0							0			0				0	0				0			0				0				
of which: Non-financial corporations	44	42	0	16	2		0	1	1	0	3	0	0	0	0	0	41	41	0	17	0	0	۰	1	1	۰	1	0	0		0	
of which: Small and Medium-sized Enterprises		7			2				0			0				0	9	9			0			0				0				
of which: Collaboralised by commercial immovable property		0			0				0			0				0	0	0			0			0				0				