

| Bank Name | HASPA Finanzholding |
|--------------|----------------------|
| LEI Code | 529900JZTYE3W7WQH904 |
| Country Code | DE |

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



Key Metrics

| (min EUR, %) | As of 30/09/2020 | 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 | 4,686 | 4,684 | 4,703 | 4,705 | 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 | 4,686 | 4,684 | 4,703 | 4,705 | C 01.00 (r020,c010) - C 05.01 (r440,c010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 4,699 | 4,698 | 4,717 | 4,719 | 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 | 4,699 | 4,698 | 4,717 | 4,719 | C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) | Article 25 of CRR |
| Total capital - transitional period | 4,950 | 4,949 | 4,981 | 4,984 | 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 | 4,950 | 4,949 | 4,981 | 4,984 | 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 | 29,333 | 29,348 | 28,548 | 29,485 | 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 | 29,333 | 29,348 | 28,548 | 29,485 | 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 | 15.97% | 15.96% | 16.47% | 15.96% | CA3 {1} | - |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 15.97% | 15.96% | 16.47% | 15.96% | (C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040)) | |
| Tier 1 (as a percentage of risk exposure amount) - transitional definition | 16.02% | 16.01% | 16.52% | 16.01% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 16.02% | 16.01% | 16.52% | 16.01% | (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 | 16.87% | 16.86% | 17.45% | 16.90% | CA3 {5} | |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 16.87% | 16.86% | 17.45% | 16.90% | (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 | 61,647 | 54,016 | 59,662 | 52,702 | 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 | 7.62% | 8.70% | 7.91% | 8.95% | 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 | 4,699 | 4,698 | 4,717 | 4,719 | C 47.00 (r320,c010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 4,699 | 4,698 | 4,717 | 4,719 | 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 | 61,647 | 54,016 | 59,662 | 52,702 | C 47.00 (r300,c010) | CRR |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 61,647 | 54,016 | 59,662 | 52,702 | C 47.00 (r290,c010) | |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 7.6% | 8.7% | 7.9% | 9.0% | [A.1]/[B.1] | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 7.6% | 8.7% | 7.9% | 9.0% | [A.2]/[B.2] | |



2021 EU-wide Transparency Exercise Capital HASPA Finanzholding

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|---|----------|--|------------------|------------------|------------------|------------------|--|--|
| | | (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 TER 1 CARITAL (not of deductions and after applying | 4,950 | 4,949 | 4,981 | 4,984 | C 01.00 (r010,c010) | Articles 4(118) and 72 of CRR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 4,686 | 4,684 | 4,703 | 4,705 | C 01.00 (r020,c010) | Article 50 of CRR |
| | A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 4 | 4 | 4 | 4 | C 01.00 (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 | 3,897 | 3,897 | 3,908 | 3,908 | C 01.00 (r130,c010) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR |
| | A.1.3 | Accumulated other comprehensive income | 0 | 0 | 0 | 0 | C 01.00 (r180,c010) | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR |
| | A.1.4 | Other Reserves | 0 | 0 | 0 | 0 | C 01.00 (r200,c010) | Articles 4(117) and 26(1) point (e) of CRR |
| | A.1.5 | Funds for general banking risk | 753 | 753 | 755 | 755 | 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 | 63 | 64 | 65 | 69 | C 01.00 (r230,c010) | Article 84 of CRR |
| | A.1.7 | Adjustments to CET1 due to prudential filters | 0 | 0 | 0 | 0 | C 01.00 (r250,c010) | Articles 32 to 35 of and 36 (1) point (I) of CRR |
| | A.1.8 | (-) Intangible assets (including Goodwil) | -9 | -9 | -6 | -5 | 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 CDR |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | 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(109), 36(1) point (e) and 41 of CRR |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | 0 | C 01.00 (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 | 0 | 0 | 0 | 0 | C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ | Articles 4(36), 35(1) point (k) (i) and 89 to 91 of CRR; Articles 35(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 236 of CRR; Articles 35(1) point (b) (ii) and 378(5) of CRR; Articles 35(1) point (b) (iii) and 378(5) of CRR; Articles 35(1) point (b) (iii) and 153(6) of CRR. |
| | A.1.14.1 | Of which: from securitisation positions (-) | 0 | 0 | 0 | 0 | C 01.00 (r472,c010) C 01.00 (r460,c010) | 36(1) point k) (w) and 153(8) of ORR and Articles 36(1) point k) (v) and 155(4) of ORR. Articles 36(1) point (k) (4), 243(1) point (b), 244(1) point (b) and 258 of ORR |
| | 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 (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| | A.1.16 | coes not have a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 0 | 0 | 0 | 0 | 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 (b); 49(1) to (3) and 79 of CRR |
| | A.1.18 | a significant investment (-) Amount exceding the 17.65% threshold | 0 | 0 | 0 | 0 | C 01.00 (rS10,c010) | Article 48 of CRR |
| | A.1.18A | (-) Insufficient coverage for non-performing exposures | - | | | 0 | C 01.00 (r513.010) | Article 36(1), point (m) and Article 47c CRR |
| OWN FUNDS | A.1.188 | | | | | 0 | C 01.00 (r514.010) | Article 36(1), point (in) and Article 47c Cloc Article 36(1), point (in) and Article 133c(2) CRR |
| Transitional period | \vdash | (-) Minimum value commitment shortfalls | | | | | | |
| | A.1.18C | (-) Other foreseeable tax charges | | | | 0 | C 01.00 (r515,c010) | Article 36(1), point (I) CRR |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | 0 | 0 | 0 | 0 | C 01.00 (r524,c010) | Article 3 CRR |
| | A.1.20 | CET1 capital elements or deductions - other | -22 | -24 | -23 | -26 | C 01.00 (rS29,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) | 14 | 14 | 14 | 15 | C 01.00 (r530,c010) | Article 61 of CRR |
| | A.2.1 | Additional Tier 1 Capital instruments | 14 | 14 | 14 | 15 | C 01.00 (r540,c010) + C 01.00 (r670,c010) | |
| | A.2.2 | | 0 | 0 | 0 | 0 | C 01.00 (r720,c010) | |
| | A.2.3 | | 0 | 0 | 0 | 0 | C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,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) | 4,699 | 4,698 | 4,717 | 4,719 | C 01.00 (r015,c010) | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 251 | 251 | 264 | 264 | C 01.00 (r750,c010) | Article 71 of CRR |
| | A.4.1 | Tier 2 Capital instruments | 11 | 11 | 12 | 13 | C 01.00 (r760,c010) + C 01.00 (r890,c010) | |
| | A.4.2 | Other Tier 2 Capital components and deductions | 240 | 240 | 252 | 251 | $\begin{array}{l} C\ 01.00\ (9340,c010) + C\ 01.00\ (9320,c010) + C \\ C\ 01.00\ (9350,c010) + C\ 01.00\ (9340,c010) + C \\ C\ 01.00\ (9370,c010) + C\ 01.00\ (9370,c010) + C \\ C\ 01.00\ (9374,c010) + C\ 01.00\ (9378,c010) \\ \end{array}$ | |
| | 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 | 29,333 | 29,348 | 28,548 | 29,485 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| REQUIREMENTS | 8.1 | Of which: Transitional adjustments included | 0 | 0 | 0 | 0 | C 05.01 (r010;c040) | |
| | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 15.97% | 15.96% | 16.47% | 15.96% | CA3 (1) | |
| CAPITAL RATIOS (%) Transitional period | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 16.02% | 16.01% | 16.52% | 16.01% | CA3 (3) | |
| | C.3 | TOTAL CAPITAL RATIO (transitional period) | 16.87% | 16.86% | 17.45% | 16.90% | CA3 (5) | |
| CET1 Capital | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 4,686 | 4,684 | 4,703 | 4,705 | [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- | |
| Fully loaded CET1 RATIO (%) | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 15.97% | 15.96% | 16.47% | 15.96% | A.4.3.0).0)] [D.1]/[8-8.1] | |
| Fully loaded ¹ | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c010) | |
| | | Adjustments to AT1 due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | C 05.01 (r440,c020) | |
| Memo items | \vdash | | 0 | 0 | 0 | | C 05.01 (r440,c020) C 05.01 (r440,c030) | |
| | | Adjustments to T2 due to IFRS 9 transitional arrangements | | | | 0 | | |
| | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c040) | |

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indomments 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 | 'As | | |
|--|------------------|------------------|------------------|------------------|--|
| (min EUR, %) | As of 30/09/2020 | As of 31/12/2020 | As of 31/03/2021 | As of 30/06/2021 | COREP CODE |
| Credit risk (excluding CCR and Securitisations) ¹ | 26,569 | 26,588 | 26,028 | 26,655 | C 02.00 (r040, c010) -{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) -{C 08.01 (r040, s020, s002) -{C 08.01 (r040, s020, s02) -{C 08.01 (r040, s020, s020) - |
| Of which the standardised approach | 26,569 | 26,588 | 26,028 | 26,655 | C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)] |
| Of which the foundation IRB (FIRB) approach | 0 | 0 | 0 | 0 | C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] |
| Of which the advanced IRB (AIRB) approach | 0 | 0 | 0 | 0 | C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)] |
| Of which equity IRB | 0 | 0 | 0 | 0 | C 02.00 (R420, c010) |
| Counterparty credit risk (CCR, excluding CVA) ² | 570 | 543 | 433 | 739 | C 07.00 (1090, 2220, 5001) + C 07.00 (1110, 2220, 5001) + C 07.00 (1210, 2220, 5001) + C 08.01 (1040, 2260, 5001) + C 08.01 (1050, 2260, 5001) + C 08.01 (1050, 2260, 5001) + C 08.01 (1060, 2260, 5001) + C 08.01 (1040, 2260, 5002) + C 08.01 (1060, 2 |
| Credit valuation adjustment - CVA | 23 | 26 | 19 | 31 | 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) | 0 | 0 | 0 | 0 | C 02.00 (R470, c010) |
| Position, foreign exchange and commodities risks (Market risk) | 27 | 45 | 37 | 28 | C 02.00 (R520, c010) |
| Of which the standardised approach | 27 | 45 | 37 | 28 | C 02.00 (R530, c010) |
| Of which IMA | 0 | 0 | 0 | 0 | C 02.00 (R580, c010) |
| Of which securitisations and resecuritisations in the trading book | 0 | 0 | 0 | 0 | C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 |
| Large exposures in the trading book | 0 | 0 | 0 | 0 | C 02.00 (R680, c010) |
| Operational risk | 2,144 | 2,144 | 2,031 | 2,031 | C 02.00 (R590, c010) |
| Of which basic indicator approach | 2,144 | 2,144 | 2,031 | 2,031 | C 02.00 (R600, c010) |
| Of which standardised approach | 0 | 0 | 0 | 0 | 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 | 29,333 | 29,348 | 28,548 | 29,485 | |

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

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



2021 EU-wide Transparency Exercise P&L HASPA Finanzholding

| | As of 30/09/2020 | As of 31/12/2020 | As of 31/03/2021 | As of 30/06/2021 |
|--|------------------|------------------|------------------|------------------|
| (min EUR) | 621 | 829 | 223 | 451 |
| Interest income | 8 | 829 | 223 | 451 |
| Of which debt securities income Of which loans and advances income | 586 | 777 | 193 | 384 |
| | 168 | 222 | 50 | 384 101 |
| Interest expenses (Of which deposits expenses) | 106 | 134 | 27 | 52 |
| (Of which debt securities issued expenses) | 13 | 17 | 4 | 7 |
| (Expenses on share capital repayable on demand) | 0 | ., | 0 | , |
| Dividend income | 29 | 16 | 6 | 14 |
| Net Fee and commission income | 242 | 326 | 93 | 180 |
| 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 | 4 | 21 | 3 | 4 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 1 | 0 | 2 | 2 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | -7 | -10 | -10 | -13 |
| Gains or (-) losses from hedge accounting, net | 4 | 6 | 1 | 3 |
| Exchange differences [gain or (-) loss], net | 0 | 0 | 0 | 0 |
| Net other operating income /(expenses) | -69 | -93 | -34 | -66 |
| TOTAL OPERATING INCOME, NET | 658 | 872 | 235 | 473 |
| (Administrative expenses) | 513 | 706 | 176 | 346 |
| (Cash contributions to resolution funds and deposit guarantee schemes) | 20 | 30 | 6 | 24 |
| (Depreciation) | 8 | 12 | 3 | 5 |
| Modification gains or (-) losses, net | 0 | 0 | 0 | 0 |
| (Provisions or (-) reversal of provisions) | 2 | 2 | -1 | -1 |
| (Payment commitments to resolution funds and deposit guarantee schemes) | 0 | 0 | 0 | 0 |
| (Commitments and guarantees given) | 2 | 2 | -1 | -1 |
| (Other provisions) | 0 | 0 | 0 | 0 |
| Of which pending legal issues and tax litigation ¹ | 0 | 0 | 0 | 0 |
| Of which restructuring ¹ | 0 | -16 | 0 | 0 |
| (Increases or (-) decreases of the fund for general banking risks, net) ² | 0 | 4 | 0 | 0 |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | 77 | 71 | 4 | 27 |
| (Financial assets at fair value through other comprehensive income) | 0 | 0 | 0 | 0 |
| (Financial assets at amortised cost) | 0 | 0 | 0 | 0 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | 0 | 0 | 1 | 4 |
| (of which Goodwill) | 0 | 0 | 0 | 0 |
| Negative goodwill recognised in profit or loss | 0 | 0 | 0 | 0 |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates | 6 | 11 | 5 | 9 |
| 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 | 43 | 59 | 52 | 78 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 21 | 12 | 33 | 43 |
| Profit or (-) loss after tax from discontinued operations | 0 | 0 | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | 15 | 11 | 33 | 42 |
| Of which attributable to owners of the parent | 13 | 11 | 31 | 37 |

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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 | air value hieran | chy | | F | air value hieran | chy | | Fa | ir value hierar | chy | | Fa | ir value hierar | chy | |
| ASSETS: | Carrying amount | Level 1 Level 2 Level 3 | | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | References | |
| Cash, cash balances at central banks and other demand deposits | 9,898 | | | | 10,597 | | | | 12,869 | | | | 13,739 | | | | IAS 1.54 (i) |
| Financial assets held for trading | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | IFRS 7.8(a)(ii); IFRS 9.Appendix A |
| Non-trading financial assets mandatorily at fair value through profit or loss | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | IFRS 7.8(a)(ii); IFRS 9.4.1.4 |
| Financial assets designated at fair value through profit or loss | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | IFRS 7.8(a)(i); IFRS 9.4.1.5 |
| Financial assets at fair value through other comprehensive income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | IFRS 7.8(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | 0 | | | | 0 | | | | 0 | | | | 0 | | | | IFRS 7.8(f); IFRS 9.4.1.2 |
| Derivatives – Hedge accounting | 79 | 0 | 0 | 0 | 69 | 0 | 0 | 0 | 69 | 0 | 0 | 0 | 75 | 0 | 0 | 0 | IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | 0 | | | | 0 | | | | 0 | | | | 0 | | | | IAS 39.89A(a); IFRS 9.6.5.8 |
| Other assets ¹ | 48,278 | | | | 48,409 | | | | 51,572 | | | | 50,202 | | | | |
| TOTAL ASSETS | 58,255 | | | | 59,075 | | | | 64,511 | | | | 64,016 | | | | IAS 1.9(a), IG 6 |

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

| (min | EUR) | | , | ls of 30/09/20 | 20 | | | | | As of 31 | /12/2020 | | | | | As of 31 | /03/2021 | | | | | As of 30, | 06/2021 | | | |
|---|--------------------|--|---|--------------------------------------|--|---|--------|--|-----------------|--------------------------------------|--|----------------------------------|--------------------------------------|--|----------------------------------|--------------------------------------|---|----------------------------------|--------------------------------------|--|----------------------------------|--------------------|-------------------|---|--------------------------------------|--------------------------|
| | | Gross carry | ying amount | | Accu | mulated impair | ment | Gro | ss carrying amo | ount | Accu | mulated impair | ment | Gro | ss carrying am | ount | Acc | umulated impair | ment | Gross | carrying amo | unt ⁽²⁾ | Accum | ulated impairm | ent ⁽²⁾ | |
| Breakdown of financial assets by instrument and by counterparty sector ¹ | | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | 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 | | 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 | credit risk since | 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 | 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) |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.32, 44(a) |

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

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



Breakdown of liabilities

HASPA Finanzholding

(mln EUR)

| | | Carrying | amount | | |
|---|------------------|------------------|------------------|------------------|--|
| LIABILITIES: | As of 30/09/2020 | As of 31/12/2020 | As of 31/03/2021 | As of 30/06/2021 | References |
| Financial liabilities held for trading | 0 | 0 | 0 | 0 | IFRS 7.8 (e) (ii); IFRS 9.BA.6 |
| Trading financial liabilities ¹ | 24 | 23 | 21 | 18 | Accounting Directive art 8(1)(a),(3),(6) |
| Financial liabilities designated at fair value through profit or loss | 0 | 0 | 0 | 0 | IFRS 7.8 (e)(i); IFRS 9.4.2.2 |
| Financial liabilities measured at amortised cost | 0 | 0 | 0 | 0 | IFRS 7.8(g); IFRS 9.4.2.1 |
| Non-trading non-derivative financial liabilities measured at a cost-based method ¹ | 51,673 | 52,426 | 57,741 | 57,212 | Accounting Directive art 8(3) |
| Derivatives – Hedge accounting | 66 | 56 | 61 | 64 | IFRS 9.6.2.1; Annex V.Part 1.26 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | 0 | 0 | 0 | 0 | IAS 39.89A(b), IFRS 9.6.5.8 |
| Provisions | 1,459 | 1,519 | 1,548 | 1,576 | IAS 37.10; IAS 1.54(I) |
| Tax liabilities | 14 | 11 | 14 | 11 | 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 | 193 | 211 | 263 | 264 | Annex V.Part 2.13 |
| Liabilities included in disposal groups classified as held for sale | 0 | 0 | 0 | 0 | IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14 |
| Haircuts for trading liabilities at fair value ¹ | 0 | 0 | 0 | 0 | Annex V Part 1.29 |
| TOTAL LIABILITIES | 53,428 | 54,246 | 59,650 | 59,146 | IAS 1.9(b);IG 6 |
| TOTAL EQUITY | 4,826 | 4,829 | 4,861 | 4,870 | IAS 1.9(c), IG 6 |
| TOTAL EQUITY AND TOTAL LIABILITIES | 58,255 | 59,075 | 64,511 | 64,016 | IAS 1.IG6 |

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



Breakdown of liabilities

HASPA Finanzholding

(mln EUR)

| | | | Carrying | amount | | |
|--------------------------------|---|------------------|------------------|------------------|------------------|---|
| Breakdown of financial liabili | ies 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 | | 90 | 78 | 83 | 82 | IFRS 9.BA.7(a); CRR Annex II |
| Chart resilions | 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 | 6,030 | 6,030 | 9,180 | 9,180 | Annex V.Part 1.42(a), 44(c) |
| | of which: Current accounts / overnight deposits | 0 | 0 | 0 | 0 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | General governments | 1,854 | 1,317 | 2,024 | 1,973 | Annex V.Part 1.42(b), 44(c) |
| | of which: Current accounts / overnight deposits | 783 | 384 | 1,119 | 1,062 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Credit institutions | 2,306 | 2,072 | 2,277 | 2,360 | Annex V.Part 1.42(c),44(c) |
| Deposits | of which: Current accounts / overnight deposits | 492 | 281 | 467 | 526 | ECB/2013/33 Annex 2.Part 2.9.1 |
| Deposits | Other financial corporations | 7,050 | 7,259 | 7,084 | 7,188 | Annex V.Part 1.42(d),44(c) |
| | of which: Current accounts / overnight deposits | 797 | 1,023 | 836 | 985 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Non-financial corporations | 5,449 | 5,742 | 6,011 | 6,073 | Annex V.Part 1.42(e), 44(c) |
| | of which: Current accounts / overnight deposits | 5,196 | 5,488 | 5,781 | 5,849 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Households | 25,875 | 26,959 | 27,077 | 26,408 | Annex V.Part 1.42(f), 44(c) |
| | of which: Current accounts / overnight deposits | 16,314 | 17,254 | 17,280 | 16,269 | Annex V.Part 1.42(f), 44(c) |
| Debt securities issued | | 3,109 | 3,046 | 4,085 | 4,030 | 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 | 2 | 2 | 1 | Annex V.Part 1.38-41 |
| OTAL FINANCIAL LIABILITIES | | 51,762 | 52,505 | 57,824 | 57,295 | |



2021 EU-wide Transparency Exercise Market Risk

| | SA | | | | | | M | | | | | | | | | IN | | | | | | |
|------------------------------------|----------------------------|----------------------------|--|--|---|-------------------------------|--|--------------|------------------------|--------------------------------|-----------------|----------------------------------|---|--------------------------|---|---------------------------------------|--------------------------------|-----------------|-------------------------|--------------------------------|---|----------------------------------|
| | | | VaR (Memoran | femorandum item) STRESSED VaR (Memorandum item) AND MIGR | | | NTAL DEFAULT RATION RISK AL CHARGE | ALL PRICE | RISKS CAPIT FOR CTP | AL CHARGE | | VaR (Memori | andum item) | STRESSED VaR (A | Memorandum item) | INCREM DEFAU MIGRATI CAPITAL | LT AND ON RISK | ALL PRICE | RISKS CAPITA FOR CTP | AL CHARGE | | |
| (min EUR) | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRI 1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | | TOTAL RISK EXPOSURE AMOUNT |
| | As of 30/09/2020 | As of 31/12/2020 | | | | As of 30, | 09/2020 | | | | | | | | | As of 31/1 | 2/2020 | | | | | |
| Traded Debt Instruments | 24 | 34 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 23 | 34 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Equities Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Foreign exchange risk | 0 | o o | ō | ō | o o | ō | | | | | | | o o | ō | ō | o o | | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Total | 24 | 34 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | As of 31/03/2021 | As of 30/06/2021 | | | | As of 31, | 03/2021 | | | | | | | | | As of 30/0 | 6/2021 | | | | | |
| Traded Debt Instruments | 30 | 22 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 30 | 22 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Equities | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | ŏ | ő | ő | ő | ŏ | o o | | | | | | | o o | ŏ | ő | ő | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Foreign exchange risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Commodities risk | | | . 0 | 0 | 0 | . 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Total | 30 | 22 | 0 | 0 | 0 | 0 | 0 | 0 | . 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | . 0 | 0 | 0 | 0 | 0 | 0 |

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



Credit Risk - Standardised Approach

| | | Standardised Approach | | | | | | | | | | | | |
|-------------------|---|--------------------------------|--|--------|----|--------|--------|--------|----|--|--|--|--|--|
| | | | As of 30/09/2020 As of 31/12/2020 Original Exposure Triginal Exposure Value Triginal Exposure Tr | | | | | | | | | | | |
| | | Original Exposure ¹ | | | | | | | | | | | | |
| 1 | (min EUR, %) Central governments or central banks | 8,696 | 8,713 | 0 | | 8,871 | 8,888 | 0 | | | | | | |
| | Regional governments or local authorities | 5,450 | 5,562 | 6 | | 4,718 | 5,414 | 1 | | | | | | |
| | Public sector entities | 904 | 1,036 | 14 | | 1,556 | 1,117 | 28 | | | | | | |
| | Multilateral Development Banks | 190 | 190 | 0 | | 191 | 191 | 0 | | | | | | |
| | International Organisations | 76 | 76 | 0 | | 76 | 76 | 0 | | | | | | |
| | Institutions | 3,522 | 3.875 | 370 | | 4.228 | 3,929 | 356 | | | | | | |
| | Corporates | 15,445 | 11,783 | 11,399 | | 15,052 | 11,444 | 11,002 | | | | | | |
| | of which: SME | 1,739 | 1,473 | 1,305 | | 1.881 | 1,611 | 1,287 | | | | | | |
| | Retail | 10,608 | 5,549 | 3,884 | | 11,005 | 5,780 | 4,062 | | | | | | |
| CI:d-4-d d-4- | of which: SME | 2,864 | 1,559 | 891 | | 2,848 | 1,528 | 873 | | | | | | |
| Consolidated data | Secured by mortgages on immovable property | 20,109 | 19,982 | 7,444 | | 20,186 | 20,086 | 7,439 | | | | | | |
| | of which: SME | 3,231 | 3,208 | 988 | | 3,214 | 3,190 | 941 | | | | | | |
| | Exposures in default | 297 | 214 | 258 | 54 | 278 | 203 | 253 | 46 | | | | | |
| | Items associated with particularly high risk | 1,527 | 1,251 | 1,876 | | 1,429 | 1,166 | 1,750 | | | | | | |
| | Covered bonds | 68 | 68 | 2 | | 68 | 68 | 2 | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | | | | | |
| | Collective investments undertakings (CIU) | 1,048 | 1,038 | 916 | | 1,536 | 1,530 | 1,277 | | | | | | |
| | Equity | 614 | 614 | 818 | | 596 | 596 | 798 | | | | | | |
| | Other exposures | 884 | 884 | 152 | | 949 | 949 | 158 | | | | | | |
| | Standardised Total ² | 69,440 | 60,836 | 27,138 | 80 | 70,739 | 61,437 | 27,126 | 73 | | | | | |

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

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



Credit Risk - Standardised Approach

| | | | | | Standardise | ed Approach | | | |
|-------------------|---|--------------------------------|-----------------------------|-------------------------|-------------------------------------|--------------------------------|-----------------------------|-------------------------|-------------------------------------|
| | | | As of 31/ | 03/2021 | | | As of 30/ | 06/2021 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions |
| | (min EUR, %) Central governments or central banks | 13,218 | 13,236 | 0 | | 12,316 | 12,334 | 0 | |
| | Regional governments or local authorities | 4,706 | 5,446 | 2 | | 4,715 | 5,453 | 2 | |
| | Public sector entities | 1,561 | 1,145 | 26 | | 1,546 | 1,121 | 26 | |
| | Multilateral Development Banks | 191 | 191 | 0 | | 191 | 191 | 0 | |
| | International Organisations | 76 | 76 | 0 | | 90 | 90 | 0 | |
| | Institutions | 3.860 | 3,568 | 328 | | 3,194 | 3,417 | 366 | |
| | Corporates | 14,879 | 11,782 | 10,702 | | 15,696 | 12,521 | 11,419 | |
| | of which: SME | 6,175 | 5,161 | 4,196 | | 6,332 | 5,297 | 4,304 | |
| | Retail | 11,819 | 6,100 | 4,247 | | 12,076 | 6,323 | 4,416 | |
| | of which: SME | 3,639 | 1,838 | 1,050 | | 3,643 | 1,841 | 1,055 | |
| Consolidated data | Secured by mortgages on immovable property | 20,105 | 19,994 | 7,035 | | 20,045 | 19,939 | 7,020 | |
| | of which: SME | 7,848 | 7,796 | 2,466 | | 7,866 | 7,815 | 2,477 | |
| | Exposures in default | 262 | 174 | 209 | 60 | 258 | 172 | 204 | 57 |
| | Items associated with particularly high risk | 1,366 | 1,122 | 1,683 | | 1,286 | 1,057 | 1,586 | |
| | Covered bonds | 68 | 68 | 2 | | 68 | 68 | 2 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 1,508 | 1,502 | 1,263 | | 1,483 | 1,472 | 1,372 | |
| | Equity | 597 | 597 | 799 | | 619 | 619 | 822 | |
| | Other exposures | 875 | 875 | 163 | | 846 | 846 | 158 | |
| | Standardised Total ² | 75,090 | 65,876 | 26,460 | 120 | 74,429 | 65,625 | 27,393 | 117 |

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

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



Credit Risk - IRB Approach

| | | | | | | | IRB App | proach | | | | | |
|-------------------|--|----------|------------------------|--------------------|------------|------------------------|----------------------|----------|------------------------|--------------------|------------|------------------------|----------------------|
| | | | | As of 30/ | 09/2020 | | | | | As of 31/ | 12/2020 | | |
| | | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expos | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 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 ² | | | | 0 | | | | | | 0 | | |

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the 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 ¹ | Exposure | Risk expos | sure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expo | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 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 ² | | | | 0 | | | | | | 0 | | |

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



General governments exposures by country of the counterparty

| | | | | | | | HASPA Finanzholding | | | | | | | |
|---|------------------|--|--|----------------------------|--|---|-------------------------------|----------------------|-------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2020 | | | | | | | |
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance si | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets | 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 | Nominal | Provisions | Risk weighted exposure amount |
| | | | | held for trading | through profit or loss | comprehensive income | amortised cost | Can ying amount | Nouvilla amount | Can ying amount | Nouvilla amount | | | |
| [0 - 3M [| Austria | | | | | | | | | | | | | |
| [0 - 3M [| Belgium | | | | | | | | | | | | | |
| [0 - 3M [| Bulgaria | | | | | | | | | | | | | |
| [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

| | | | | | | | HASPA Finanzholding | | | | | | | |
|--|------------------|--|--|----------------------------|---|---|-------------------------------|---------------------|-------------------|------------------|---------------------|----------------|----------------|-----------------|
| | | | | | | | As of 31/12/2020 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sl | heet exposures | |
| | | | | | | | | Derivatives with po | sitive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | Deliver in the | inegaave ian value | | | |
| | | | | | | | | | | | | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial | | | | | | | | | | | exposure amount |
| isconduct ructure, | country / negion | 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 | | Nodonal amount | currying unbuilt | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y | | | | | | | | | | | | | | |
| 1 2Y - 3Y I 13Y - 5Y I | Finland | | | | | | | | | | | | | |
| 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total | | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| France | | | | | | | | | | | | | |
| Total | | 122 | 122 | | | | | | | ^ | 15 | 73 | | |
| [0 - 3M [3M - 1Y [1Y - 2Y | | 132 110 243 | 132 110 243 911 3,006 1,018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 27 0 | 0 16 | 0 | |
| [1Y - 2Y [| Germany | 243 911 3,006 1,018 | 911 3,006 1,018 | 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 | 0 0 23 | 0 0 | 0 0 | 0 0 | 0 0 0 | |
| [10Y - more Total [0 - 3M [[3M - 1Y [| | 150 5,569 | 150 5.569 | 0 | 0 | 0 | 0 | 17 18 | 410 433 | 0 | 62 104 | 0 88 | 0 | 52 |
| [3M - 1Y [| | | | | | | | | | | | | | |
| [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] | Croatia | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | |
| | _ | | | | | | | | | | | | | |
| [3Y - 5Y [5Y - 10Y | Greece | | | | | | | | | | | | | |
| Total To - 3M F | | | | | | | | | | | | | | |
| [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] | Hungary | | | | | | | | | | | | | |
| [3Y - 5Y [5Y - 10Y | rungary | | | | | | | | | | | | | |
| [10Y - more Total [0 - 3M [[3M - 1Y [| 1 | | | | | | | | | | | | | |
| [1Y - 2Y [[2Y - 3Y [| Ireland | | | | | | | | | | | | | |
| [3Y - 5Y | | | | | | | | | | | | | | |
| T10Y - more | | | | | | | | | | | | | | |
| 1 1Y - 2Y I | Italy | | | | | | | | | | | | | |
| [3Y - 5Y [5Y - 10Y [10Y - more | | | | | | | | | | | | | | |
| Total [0 - 3M [3M - 1Y [1Y - 2Y | | | | | | | | | | | | | | |
| 1 27 - 37 [| Latvia | | | | | | | | | | | | | |
| [3Y - 5Y 5Y - 10Y 10Y - more Total | | | | | | | | | | | | | | |
| Total | 1 | | | | | | | | | | | | 1 | |



General governments exposures by country of the counterparty

| | | | | | | | HASPA Finanzholding | | | | | | | |
|---|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2020 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | | | Deriva | tives | | Off balar | ıce sheet | |
| | | | | | | | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | Off-balance si | neet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | 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 [| Lithuania | | | | | | | | | | | | | |
| [0 - 3M [| Luxembourg | | | | | | | | | | | | | |
| [0 - 3M [| Malta | | | | | | | | | | | | | |
| [0 - 3M [| Netherlands | | | | | | | | | | | | | |
| [0 - 3M [| Poland | | | | | | | | | | | | | |
| [0 - 3M 1 1 1 1 1 1 1 1 1 | Portugal | | | | | | | | | | | | | |
| Total | Romania | | | | | | | | | | | | | |
| [0 - 3M [| Slovakia | | | | | | | | | | | | | |
| 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more | Slovenia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | HASPA Finanzholding | | | | | | | |
|--|------------------|--|---|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|---------------|----------------------------------|
| | | | | | | | As of 31/12/2020 | | | | | | | |
| | | | | | | Dire | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | 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 amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0 - 3M [| Spain | | | | | | | | | | | | | |
| 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more | Sweden | | | | | | | | | | | | | |
| [0 - 3M [| United Kingdom | | | | | | | | | | | | | |
| 10 - 3M 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more | Iceland | | | | | | | | | | | | | |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | |
| 130' - more | Norway | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y | Australia | | | | | | | | | | | | | |
| 110Y - more Total [0 - 3M | Canada | | | | | | | | | | | | | |
| Total Tota | Hong Kong | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | HASPA Finanzholding | | | | | | | |
|--|---|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|---------------|----------------------------------|
| | | | | | | | 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 | esposate amount |
| [0 - 3M [| Japan | | | | | | | | | | | | | |
| [0 - 3M [| u.s. | | | | | | | | | | | | | |
| [0 - 3M [| China | | | | | | | | | | | | | |
| [0 - 3M [| Switzerland | | | | | | | | | | | | | |
| Total [0 - 3M [13M - 1Y [12Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total | Other advanced economies non EEA | | | | | | | | | | | | | |
| Total Total | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Middle East | | | | | | | | | | | | | |
| Total | Latin America and the Caribbean | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | HASPA Finanzholding | | | | | | | |
|---|------------------|--|--|--|--|---|---|---|-----------------------|---|---|---|---|-----------------|
| | | | | | | | As of 31/12/2020 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | Derivatives with po | sitivo fair valvo | Doniustivos with | negative fair value | Off-balance sh | neet exposures | |
| | | | | | | | | Derivauves with po- | siuve iaii vaiue | Derivatives with | i negauve ian value | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total | Africa | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Others | 0 37 2 5 7 31 54 | 0 37 2 5 7 31 54 | 0 | 0 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, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

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

| | | | | | | | HASPA Finanzholding | | | | | | | |
|---|------------------|--|--|----------------------------|--|--|-------------------------------|----------------------|-------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 30/06/2021 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance si | neet exposures | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets | | of which: Financial assets at | of which: Financial assets at | | | | | Nominal | Provisions | Risk weighted exposure amount |
| | | | | held for trading | designated at fair value through profit or loss | fair value through other comprehensive income | amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| [0 - 3M [| Austria | | | | | | | | | | | | | |
| [0 - 3M [| Belgium | | | | | | | | | | | | | |
| [0 - 3M [| Bulgaria | | | | | | | | | | | | | |
| [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

| | | | | | | | HASPA Finanzholding | | | | | | | |
|---|------------------|--|--|--|--|---|---|----------------------------------|------------------------------------|------------------|---|------------------------------|---|----------------------------------|
| | | | | | | | As of 30/06/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | , <u>-</u> | | | | | | | Derivatives with pos | iitive fair value | Derivatives with | negative fair value | Off-balance si | 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 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 [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y | Finland | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y | France | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y | Germany | 169 151 630 1,535 1,959 817 130 | 169 151 630 1,535 1,959 817 130 | 0 | 0 | 0 | 0 | 0 0 0 0 0 0 30 | 0 0 0 0 0 22 504 | 0 | 10 12 0 0 0 0 0 50 | 72 17 0 4 0 0 | 0 | 95 |
| Total | Croatia | | | • | | | | | | | | | | |
| [0 - 3M [| Greece | | | | | | | | | | | | | |
| [0 - 3M | Hungary | | | | | | | | | | | | | |
| [0 - 3M 13M - 1Y 11 - 2Y 27 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more | Ireland | | | | | | | | | | | | | |
| [0 - 3M [| Italy | | | | | | | | | | | | | |
| [0 - 3M [| Latvia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | HASPA Finanzholding | | | | | | | |
|---|------------------|--|---|--|--|---|---|----------------------|-------------------|------------------|---------------------|----------------|---------------|----------------------------------|
| | | | | | | | As of 30/06/2021 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | Derivatives with pos | iitive fair value | Derivatives with | negative fair value | Off-balance sh | eet exposures | _ |
| Books Make the | Country (Books) | Total gross carrying amount of non- | Total carrying amount of non-derivative financial | | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- 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 [| Lithuania | | | | | | | | | | | | | |
| 10 - 3M 13M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more | Luxembourg | | | | | | | | | | | | | |
| [3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Malta | | | | | | | | | | | | | |
| 10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y | Netherlands | | | | | | | | | | | | | |
| [0 - 3M [[3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10 Y] [10 Y - more Total | Poland | | | | | | | | | | | | | |
| f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more | Portugal | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y | Romania | | | | | | | | | | | | | |
| [3M - 1Y [| Slovakia | | | | | | | | | | | | | |
| 13Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [1Y - 10Y [10Y - more Total | Slovenia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | HASPA Finanzholding | | | | | | | |
|--|------------------|--|---|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|---------------|----------------------------------|
| | | | | | | | As of 30/06/2021 | | | | | | | |
| | | | | | | Dire | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | 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 amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0 - 3M [| Spain | | | | | | | | | | | | | |
| 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more | Sweden | | | | | | | | | | | | | |
| [0 - 3M [| United Kingdom | | | | | | | | | | | | | |
| 10 - 3M 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more | Iceland | | | | | | | | | | | | | |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | |
| 130' - more | Norway | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y | Australia | | | | | | | | | | | | | |
| 110Y - more Total [0 - 3M | Canada | | | | | | | | | | | | | |
| Total Tota | Hong Kong | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | HASPA Finanzholding | | | | | | | |
|--|---|--|---|--|--|---|---|---------------------|-------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 30/06/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | Total carrying amount of | | | | | Derivatives with po | sitive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | 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 | esposale amount |
| [0 - 3M [| Japan | | | | | | | | | | | | | |
| [0 - 3M [| U.S. | | | | | | | | | | | | | |
| [0 - 3M [| China | | | | | | | | | | | | | |
| Total [0 - 3M [1 - 3M [1 - 3M [1 - 2 - 2] [2 - 3 - 2] [3 - 5 - 2] [3 - 5 - 2] [3 - 5 - 2] [3 - 5 - 2] [3 - 5 - 2] [3 - 3 - 2] [1 - 3 - 3 - 2] [3 - 5 - 2] [3 - 5 - 2] [3 - 5 - 2] [3 - 5 - 2] [3 - 5 - 2] [5 - 10 - 2] | Switzerland | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M] | Other advanced economies non EEA | | | | | | | | | | | | | |
| Total Total Total To - 3M | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| Total | Middle East | | | | | | | | | | | | | |
| Total Tota | Latin America and the Caribbean | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | (mln EUR) | | | | | | As of 30/06/2021 | | | | | | | |
|--|------------------|--|--|--|--|---|---|---|-------------------|------------------|---|------------------|---|-----------------|
| | (mln EUR) | | | | | | AS 01 30/06/2021 | | | | | | | |
| | (mln EUR) | | | | | Direc | t exposures | | | | | | | |
| | (| | | On balance s | heet | | | | Derivat | tives | | Off balan | ice sheet | |
| | | | | | | | | Derivatives with po | sitive fair value | Derivatives with | negative fair value | Off-balance sh | eet exposures | |
| | | | | | | | | | | | | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| | | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y | Africa | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] | Others | 0 23 5 0 7 55 | 0 23 5 0 7 55 | 0 0 0 0 | 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 Total | | 30 | 30 | 0 | 0 | 0 | 0 | 0 | ő | 0 | 0 | ō | | 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 HASPA Finanzholding

| | | | | , | As of 30/09/202 | 0 | | | | | | As of 31/12/202 | 0 | | |
|---|--------|--------------------------------------|------------------|------------------------|-----------------|--------------------------------------|---|---|--------|--|------------|--------------------------------------|--------------------------------------|--|--|
| | | Gn | oss carrying amo | unt | | | ed impairment, accumulated fair value due to credit risk and | financial | | Gross car | туing amou | int | | ed impairment, accumulated fair value due to credit risk ar | d Collaterals and financial guarantees |
| | | Of which performing but past due >30 | | nich non-perform | ning¹ | On performing exposures ² | On non-performing exposures ³ | guarantees received on non- performing | | Of which performing but past due >30 | Of wh | nich non-performing¹ | On performing exposures ² | On non-performing exposur | received on non- performing |
| (min EUR) | | days and <=90 days | | Of which: defaulted | Of which Stage | exposures | Of which Stage | exposures | | days and <=90 days | | Of which: Of which Stage defaulted 3 | exposures | Of which St | exposures |
| (min EUR) Cash balances at central banks and other demand deposits | 9,167 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 9,810 | 0 | 0 | 0 0 | 0 | 0 | 0 0 |
| Debt securities (including at amortised cost and fair value) | 6,160 | 0 | 0 | 0 | 0 | | 0 | | 6,064 | 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 |
| General governments | 4,894 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 4,807 | 0 | 0 | 0 0 | 0 | 0 | 0 0 |
| Credit institutions | 1,150 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 1,140 | 0 | 0 | 0 0 | 0 | 0 | 0 0 |
| Other financial corporations | 116 | 0 | 0 | 0 | 0 | 0 | 0 (| 0 | 116 | 0 | 0 | 0 0 | 0 | 0 | 0 0 |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 0 |
| Loans and advances(including at amortised cost and fair value) | 39,790 | 12 | 289 | 241 | 0 | 338 | 76 0 | 165 | 40,202 | 14 | 274 | 217 0 | 335 | 66 | 0 155 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 0 |
| | | | | | | | | | | | | | | | |
| General governments | 894 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 912 | 0 | 0 | 0 0 | 0 | 0 | 0 0 |
| | | | | | | | | | | | | | | | |
| Credit institutions | 1,551 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 1,615 | 0 | 0 | 0 0 | 0 | 0 | 0 0 |
| | | | | | | | | | | | | | | | |
| Other financial corporations | 2,069 | 0 | 7 | 7 | 0 | 15 | 4 (| 3 | 2,215 | 0 | 7 | 7 0 | 16 | 4 | 0 3 |
| No. Second consultan | 12.404 | | *** | 400 | | *** | 40 | | 12.200 | | 100 | 00 | | 47 | |
| Non-financial corporations | 13,196 | 0 | 106 | 103 | 0 | 100 | 49 (| 40 | 13,295 | , | 105 | 98 0 | 108 | 4/ | 0 40 |
| of which: small and medium-sized enterprises at amortised cost | 1,557 | 0 | 17 | 16 | 0 | 16 | 9 (| 7 | 1,614 | 0 | 17 | 15 0 | 17 | 8 | 0 7 |
| of which: Loans collateralised by commercial immovable property at | 4,467 | 0 | 27 | 25 | 0 | 35 | 2 0 | 22 | 4,315 | 0 | 27 | 23 0 | 37 | 2 | 0 21 |
| amortised cost | • | | | | | | | | | | | | | | |
| Households | 22,081 | 12 | 177 | 131 | 0 | 223 | 22 (| 121 | 22,165 | 14 | 162 | 111 0 | 210 | 15 | 0 112 |
| | | | | | | | | | | | | | | | |
| of which: Loans collateralised by residential immovable property at amortised cost | 14,918 | 9 | 94 | 67 | 0 | 121 | 3 0 | 82 | 14,915 | 12 | 88 | 54 0 | 137 | 2 | 0 75 |
| of which: Credit for consumption at amortised cost | 327 | 1 | 11 | 8 | 0 | 2 | 3 0 | | 303 | 1 | 8 | 6 0 | 2 | 1 | 0 0 |
| DEBT INSTRUMENTS other than HFT | 55,116 | 12 | 289 | 241 | 0 | 338 | 76 0 | 165 | 56,076 | 14 | 274 | 217 0 | 335 | 66 | 0 155 |
| OFF-BALANCE SHEET EXPOSURES | 10 501 | | 25 | 22 | • | | 5 0 | | 10.757 | | 24 | 20 0 | | 4 | |
| OTT-BALANCE SHEET EXPOSURES | 10,591 | | 25 | 22 | U | U | , | , , | 10,757 | | 24 | 20 0 | | • | 8 |

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



Performing and non-performing exposures HASPA Finanzholding

| | | | | | As of 31/03/202 | 1 | | _ | | | | | | As of 30/06/202 | 1 | _ | | |
|--|--------|--------------------------------------|------------------|------------------------|-----------------|---------------------------------------|--|--------------|----|--------|--|------------------|------------------------|-------------------|---------------------------------------|---------------|----------------------------------|---------------------------|
| | | Gr | oss carrying amo | unt | | Accumulat changes in provisions | ed impairment, accumulated fair value due to credit risk an | financial | | | Gro | ss carrying amou | nt ⁵ | | Accumulat changes in provisions | | accumulated o credit risk and | Collaterals and financial |
| | | Of which performing but past due >30 | Of w | hich non-perforr | ning¹ | On performing | On non-performing exposure | performin | 1 | | Of which performing but past due >30 | Of wh | ich non-perfori | ming ¹ | On performing | On non-perfor | ming exposures ³ | performing |
| (min EUR.) | | days and <=90 days | | Of which: defaulted | Of which Stage | exposures ² | Of which Sta | ge exposures | | | days and <=90 days | | Of which: defaulted | Of which Stage | exposures ² | | Of which Stage | exposures |
| (min Euk) Cash balances at central banks and other demand deposits | 12,157 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 13,052 | 0 | 0 | 0 | 0 | 0 | | 0 | e |
| Debt securities (including at amortised cost and fair value) | 9,090 | 0 | 0 | 0 | 0 | | o | 0 | 0 | 7,263 | 0 | 0 | 0 | 0 | | | 0 | |
| Central banks | . 0 | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 | c | 0 0 | c | | 0 | 0 |
| General governments | 6,533 | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | 4,758 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |
| Credit institutions | 2,451 | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | 2,398 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |
| Other financial corporations | 106 | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | 106 | 0 | 0 | 0 | 0 0 | 0 | | 0 | 0 |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | | 0 | 0 |
| Loans and advances(including at amortised cost and fair value) | 40,378 | 9 | 251 | 242 | 0 | 336 | 65 | 0 1 | 39 | 40,713 | 11 | 241 | 235 | 5 0 | 357 | 63 | 0 | 140 |
| Central banks | 0 | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 | C | 0 | C | | 0 | ď |
| General governments | 875 | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | 893 | 0 | 0 | c | 0 | d | | 0 | 0 |
| Credit institutions | 1,638 | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | 1,522 | 0 | 0 | C | 0 0 | o. | | 0 | 0 |
| Other financial corporations | 1,798 | 0 | 6 | 6 | 0 | 15 | 4 | 0 | 3 | 1,875 | 0 | 4 | 4 | 4 0 | 16 | | \$ 0 | 0 |
| Non-financial corporations | 13,821 | . 0 | 101 | 100 | 0 | 120 | 46 | 0 | 37 | 13,898 | 0 | 96 | 96 | 6 0 | 120 | 41 | 5 0 | 36 |
| of which: small and medium-sized enterprises at amortised cost | 8,668 | 0 | 51 | 51 | 0 | 77 | 26 | 0 | 15 | 8,589 | 0 | 57 | 57 | 7 0 | 75 | 21 | 3 0 | 19 |
| of which: Loans collateralised by commercial immovable property at amortised cost | 4,322 | 0 | 26 | 26 | 0 | 38 | 3 | 0 | 20 | 4,432 | 0 | 22 | 22 | 2 0 | 39 | 1 | . 0 | 18 |
| Households | 22,246 | 9 | 144 | 135 | 0 | 201 | 15 | 0 | 99 | 22,524 | 11 | 141 | 135 | 5 0 | 221 | . 14 | 1 0 | 104 |
| of which: Loans collateralised by residential immovable property at amortised cost | 14,903 | 6 | 75 | 68 | 0 | 135 | 2 | 0 | 67 | 14,839 | 8 | 71 | 67 | 7 0 | 133 | | 0 | 64 |
| of which: Credit for consumption at amortised cost | 290 | 1 | 9 | 8 | 0 | 3 | 3 | 0 | 0 | 281 | 1 | 7 | 7 | 7 0 | 2 | | 0 | . 0 |
| DEBT INSTRUMENTS other than HFT | 61,625 | 9 | 251 | 242 | 0 | 336 | 65 | 0 1 | 39 | 61,028 | 11 | 241 | 235 | 5 0 | 357 | 63 | 0 | 140 |
| OFF-BALANCE SHEET EXPOSURES | 10,719 | | 22 | 22 | 0 | ď | 2 | 0 | 8 | 10,886 | | 23 | 23 | 3 0 | | | 2 0 | 7 |

⁽¹⁾ For the dilefelation of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 20
(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 faminatia associated institutions for faminatia associated institutions in the control of the control of



Forborne exposures

| | | | As of 30/ | 09/2020 | | | | | As of 31/ | 12/2020 | | |
|---|-----|--|--|---|--|--|-----|--|---|---|---|---|
| | | ying amount of with forbearance | Accumulated i accumulated c value due to co provisions for forbearance m | hanges in fair edit risk and exposures with | Collateral and fin received on e forbearance | | | ring 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 fin received on e forbearanc | 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) | 521 | 125 | 37 | 34 | 366 | 65 | 515 | 119 | 36 | 33 | 359 | 60 |
| 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 | 6 | 6 | 3 | 3 | 3 | 3 | 6 | 5 | 3 | 3 | 3 | 2 |
| Non-financial corporations | 260 | 58 | 28 | 27 | 185 | 22 | 251 | 54 | 27 | 25 | 176 | 19 |
| of which: small and medium-sized enterprises at amortised cost | 51 | 5 | 3 | 2 | 31 | | 44 | 7 | 3 | 2 | 27 | |
| Households | 255 | 62 | 6 | 4 | 178 | 40 | 258 | 60 | 7 | 5 | 180 | 38 |
| DEBT INSTRUMENTS other than HFT | 521 | 125 | 37 | 34 | 366 | | 515 | 119 | 36 | 33 | 359 | |
| Loan commitments given | 36 | 4 | 0 | 0 | 1 | 0 | 39 | 5 | 0 | 0 | 1 | 0 |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice | 0 | | | | | | 0 | | | | | |
| Non-performing forborne loans and advances that failed to meet the non- performing exit criteria | 0 | | | | | | 0 | | | | | |

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

[©]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

HASPA Finanzholding

| I | | | As of 31/ | 03/2021 | | | | | As of 30/0 | 06/2021 | | |
|---|-----|--|---|---|---|---|-----|--|--|---|---------------|---|
| | | ring amount of with forbearance | Accumulated i accumulated o value due to o provisions for forbearance m | hanges in fair edit risk and exposures with | Collateral and fin received on e forbearanc | kposures with | | ring amount of with forbearance | Accumulated in accumulated ch value due to cre provisions for forbearance me | nanges 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 | o | 0 | 0 | 0 | o | 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) | 516 | 108 | 34 | 30 | 365 | 56 | 560 | 109 | 36 | 32 | 417 | 60 |
| 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 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 258 | 56 | 28 | 26 | 182 | 20 | 307 | 59 | 30 | 28 | 234 | 23 |
| of which: small and medium-sized enterprises at amortised cost | 194 | 35 | 20 | 18 | 141 | | 203 | 38 | 20 | 19 | 154 | |
| Households | 255 | 50 | 6 | 4 | 181 | 34 | 254 | 50 | 6 | 4 | 183 | 37 |
| DEBT INSTRUMENTS other than HFT | 516 | 108 | 34 | 30 | 365 | | 560 | 109 | 36 | 32 | 417 | |
| Loan commitments given | 38 | 5 | 0 | 0 | 1 | 0 | 25 | 4 | 0 | 0 | 1 | 0 |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice | 0 | | | | | | 0 | | | | | |
| Non-performing forborne loans and advances that failed to meet the non- performing exit criteria | 0 | | | | | | 0 | | | | | |

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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 HASPA Finanzholding

| Ī | | | AS 01 3 | 0/09/2020 | | | | | AS 01 3 | 1/12/2020 | | | | | AS 01 31 | 1/03/2021 | | | | | AS OF 3U | /06/2021 | | |
|--|------------|------------------------------|---------|--|-------------------------------------|---|------------|-------------------------------|------------------------|--|-------------------------------------|---|------------|-----------------------------|----------|--|-------------------------------------|---|------------|------------------------------|----------|--|-------------------------------------|-------------|
| | Gross carr | ying amount | | | | Accumulated | Gross carr | ying amount | | | | Accumulated | Gross carr | rying amount | | | | Accumulated | Gross carr | rying amount | | | | Accumulated |
| (min EUR) | | Of which non- performi | | Of which loans and advances subject to impairment | Accumulated impairment ¹ | negative changes in fair value due to credit risk on non-performing exposures ¹ | | Of which: non- performi | of which: defaulted | Of which loans and advances subject to impairment | Accumulated impairment ¹ | negative changes in fair value due to credit risk on non-performing exposures ¹ | | Of which non- perform | | Of which loans and advances subject to impairment | Accumulated impairment ¹ | negative changes in fair value due to credit risk on non-performing exposures ¹ | | Of which non- performi | | Of which loans and advances subject to impairment | Accumulated impairment ¹ | negative |
| A Agriculture, forestry and fishing | 28 | 0 | 0 | 28 | 0 | 0 | 27 | 0 | 0 | 27 | 0 | 0 | 27 | 0 | 0 | 27 | 0 | 0 | 27 | 0 | 0 | 27 | 0 | 0 |
| B Mining and guarrying | 32 | 0 | 0 | 32 | 0 | 0 | 31 | 0 | 0 | 31 | 0 | 0 | 30 | 0 | 0 | 30 | 0 | 0 | 30 | 0 | 0 | 30 | 0 | 0 |
| C Manufacturing | 418 | 9 | 7 | 418 | 7 | 0 | 392 | 14 | 12 | 392 | 8 | 0 | 426 | 14 | 14 | 426 | 8 | 0 | 436 | 16 | 16 | 436 | 10 | 0 |
| D Electricity, gas, steam and air conditioning supply | 490 | 14 | 14 | 490 | 11 | 0 | 482 | 14 | 14 | 482 | 11 | 0 | 466 | 14 | 14 | 466 | 11 | 0 | 462 | 13 | 13 | 462 | 11 | 0 |
| E Water supply | 128 | 0 | 0 | 128 | 2 | 0 | 139 | 0 | 0 | 139 | 2 | 0 | 131 | 0 | 0 | 131 | 2 | 0 | 130 | 0 | 0 | 130 | 2 | 0 |
| F Construction | 616 | 7 | 6 | 616 | 9 | 0 | 574 | 5 | 5 | 574 | 7 | 0 | 624 | 4 | 4 | 624 | 8 | 0 | 662 | 4 | 4 | 662 | 8 | 0 |
| G Wholesale and retail trade | 811 | 30 | 30 | 811 | 22 | 0 | 746 | 35 | 34 | 746 | 22 | 0 | 852 | 36 | 36 | 852 | 25 | 0 | 845 | 33 | 33 | 845 | 24 | 0 |
| H Transport and storage | 393 | 4 | 4 | 393 | 5 | 0 | 405 | 3 | 3 | 405 | 5 | 0 | 419 | 3 | 3 | 419 | 5 | 0 | 408 | 3 | 3 | 408 | 5 | 0 |
| I Accommodation and food service activities | 135 | 3 | 3 | 135 | 2 | 0 | 139 | 2 | 2 | 139 | 2 | 0 | 142 | 2 | 2 | 142 | 2 | 0 | 130 | 2 | 2 | 130 | 2 | 0 |
| 3 Information and communication | 112 | 5 | 5 | 112 | 3 | 0 | 100 | 4 | 4 | 100 | 3 | 0 | 97 | 3 | 3 | 97 | 3 | 0 | 91 | 3 | 3 | 91 | 2 | 0 |
| K Financial and insurance activities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| L Real estate activities | 8,324 | 15 | 15 | 8,324 | 63 | 0 | 8,415 | 10 | 8 | 8,415 | 69 | 0 | 8,555 | 10 | 10 | 8,555 | 74 | 0 | 8,702 | 10 | 10 | 8,702 | 74 | 0 |
| M Professional, scientific and technical activities | 1,104 | 13 | 13 | 1,104 | 17 | 0 | 1,099 | 11 | 11 | 1,099 | 16 | 0 | 1,136 | 8 | 8 | 1,136 | 16 | 0 | 1,116 | 7 | 7 | 1,116 | 15 | 0 |
| N Administrative and support service activities | 333 | 1 | 1 | 333 | 3 | 0 | 454 | 1 | 1 | 454 | 3 | 0 | 575 | 1 | 1 | 575 | 5 | 0 | 522 | 1 | 1 | 522 | 5 | 0 |
| O Public administration and defence, compulsory social security | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| P Education | 21 | 2 | 2 | 21 | 2 | 0 | 21 | 2 | 2 | 21 | 2 | 0 | 21 | 2 | 2 | 21 | 2 | 0 | 25 | 2 | 2 | 25 | 2 | 0 |
| Q Human health services and social work artivities | 145 | 0 | 0 | 145 | 1 | 0 | 143 | 0 | 0 | 143 | 1 | 0 | 142 | 0 | 0 | 142 | 1 | 0 | 141 | 0 | 0 | 141 | 1 | 0 |
| R Arts, entertainment and recreation | 59 | 3 | 2 | 59 | 1 | 0 | 61 | 2 | 2 | 61 | 1 | 0 | 61 | 3 | 2 | 61 | 1 | 0 | 56 | 3 | 3 | 56 | 1 | 0 |
| S Other services | 47 | 0 | 0 | 47 | 1 | 0 | 66 | 1 | 1 | 66 | 1 | 0 | 116 | 1 | 1 | 116 | 1 | 0 | 116 | 1 | 1 | 116 | 1 | 0 |
| Loans and advances | 13.196 | 106 | 103 | 13 196 | 150 | 0 | 13 295 | 105 | 98 | 13 295 | 155 | 0 | 13.821 | 101 | 100 | 13.821 | 167 | 0 | 13.898 | 96 | 96 | 13.898 | 166 | 0 |

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the 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. HSSP Intentrubidino

| | | | | | | | | As of 30 | 1/09/2020 | | | | | | | | | | | | | | | As of 3: | 1/12/2020 | | | | | | | |
|--|-----|---|---|---|---|--|---|----------|------------|--|--|---|---|---|--|---|-------|----|--|--|-------------|--|---|----------|------------|--|--|---|--|---|--|---|
| | | Performing amount Performing Of window Non-performing Of window Of | | | | | | | | | | | | | Maximum amount of the guarantee that can be considered | Gross carrying amount | Gross | | | | | | | | | | | | | a. | Maximum amount of the guarantee that can be considered | Gross carrying amount |
| | | Of which: Of which: Of which exposure with Instruments exposure | | | | | | | Performing | | | | | | | | | | | | Non-perform | | | | Performing | | | | | | | |
| (min EUR) | | | | | | Of which: exposures with forbearance meiritures | 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- impaired (Stage 2) | | Of which: exposures with forbularance 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- parforming exposures | | | Of which: exposures with 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 with forbeasings measures | Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (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 received in the contact of the COVID-19 crisis | Inflows to non- performing exposures |
| Loans and advances subject to active EBA-compliant mositoria | 355 | 353 | | | 2 | 2 | 2 | 3 | 3 | 0 | 0 | 0 | | | 0 | 0 | 50 | 40 | 2 | | 1 | 1 | 1 | 0 | | | | 0 | 0 | 0 | 0 | 1 |
| of which: Households | 247 | 245 | 9 | | 2 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | ۰ | 0 | | ٥ | 39 | 36 | 2 | ۰ | 1 | 1 | 1 | 0 | | 0 | | 0 | 0 | 0 | | 1 |
| of which: Collateralised by residential immovable property | 141 | 139 | 7 | ۰ | 2 | 1 | 2 | 1 | 1 | 0 | 0 | ۰ | ۰ | ۰ | | 0 | 17 | 17 | 1 | ۰ | 1 | 1 | 1 | ۰ | ۰ | ۰ | | 0 | 0 | 0 | 0 | 1 |
| of which: Non-financial corporations | 109 | 105 | 0 | | 0 | | 0 | 1 | 1 | 0 | 0 | | | | 0 | 0 | 11 | 11 | 0 | | | 0 | 0 | | ۰ | | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: Small and Medium-sized Enterprises | 19 | 19 | 0 | | 0 | ۰ | 0 | ۰ | 0 | 0 | | 0 | | | ۰ | | 1 | 1 | 0 | | 0 | | 0 | 0 | | | | 0 | 0 | 0 | ٥ | 0 |
| of which: Collateralised by commercial immovable property | 66 | 66 | 0 | | 0 | | 0 | 1 | 1 | 0 | 0 | 0 | | | 0 | 0 | 3 | 3 | 0 | | 0 | 0 | 0 | 0 | | | | 0 | 0 | 0 | | |

| | | | | | | | | As of 30 | /09/2020 | | | | | | | | | | | | | | | As of 31 | /12/2020 | | | | | | | |
|--|-----|------------|---|---|--------------|--|---|----------|------------|--|--|-------------|---|---|--|---|-----|------------|--|---|--------------|--|---|----------|------------|--|--|-------------|--|--|--|---|
| | | | Non-performing Non-performing | | | | | | | | | | | | Maximum amount of the guarantee that can be considered | Gross carrying amount | | | | | | | | | | | | | | | Maximum amount of the guarantee that can be considered | |
| | | Performing | | | Non-performi | | | | Performing | | | Non-perform | ing | | | | | Performing | | | Non-performi | ing | | | Performing | | | Non-perform | ning | | | |
| (min EUR) | | | Of which: exposures wit forbearance measures | Of which: instruments with significant increase in oradit risk sinos initial recognition but not credit- impained (Stage 2) | | Of which: exposures with fortwarance measures | Of which: Unlikely to pay that are not past-due or past-due <= 90 days | | | Of which: exposures with forbianance measures | Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2) | | Of which: exposures with forbularance measures | Of which: Unlikely to pay 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 measures | Of which: instruments with significant increase in credit risk since initial recognition but not credit- impaind (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 forbeamings 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 | Public guirantee received in the contact of the COVID-19 crisis | |
| pans and advances with expired EBA-compliant monitoria | 545 | 541 | 26 | 0 | 4 | 2 | 4 | 4 | 4 | 0 | 0 | 0 | | 0 | 2 | 0 | 779 | 769 | 28 | | 10 | 3 | 9 | 7 | 7 | 0 | | 1 | 0 | 1 | 1 | 5 |
| of which: Households | 478 | 474 | 24 | | 4 | 2 | 4 | 4 | 4 | 0 | 0 | 0 | ۰ | 0 | 2 | 0 | 645 | 635 | 35 | 0 | 10 | 3 | 9 | 6 | 5 | 0 | 0 | 0 | 0 | 0 | 1 | 5 |
| of which: Collateralised by residential immovable property | 301 | 298 | 11 | 0 | 3 | 1 | 3 | 2 | 2 | 0 | 0 | 0 | | 0 | 1 | 0 | 405 | 398 | 13 | | 6 | 2 | 6 | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | ۰ |
| of which: Non-financial corporations | 67 | 67 | 2 | 0 | 0 | | 0 | 1 | 1 | 0 | 0 | 0 | | 0 | | 0 | 134 | 134 | 2 | | 0 | | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | ۰ |
| of which: Small and Medium-sized Enterprises | 9 | 9 | 1 | | 0 | ۰ | 0 | ۰ | 0 | 0 | 0 | 0 | | 0 | ۰ | 0 | 25 | 25 | 1 | | 0 | ۰ | 0 | 1 | | 0 | | 0 | 0 | 0 | 0 | ۰ |
| of which: Collateralised by commercial immovable property | 36 | 36 | 1 | | | | 0 | | 0 | 0 | | 0 | | 0 | | 0 | 74 | 74 | 1 | | 0 | | 0 | 1 | 1 | 0 | | 0 | 0 | 0 | 0 | |

| | | | | | | | | As of 30) | 09/2020 | | | | | | | | | | | | | | | As of 31 | /12/2020 | | | | | | | |
|---|---|-----|---|---|---|--|---|-----------|---------|--|--|---|--|---|--|---|-----|------------|---|--|-------------|--|---|----------|------------|--|--|---|--|---|---|---|
| | | | | | | | | | | | | | | | Maximum amount of the guarantee that can be considered | Gross carrying amount | | | | | | | | | | | | | | | Maximum amount of the guarantee that can be considered | Gross carrying amount |
| (min EUR) | exposures with firstruments expo forbsarance with significant forb | | | | | 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 fortnarance 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 exposures | | Performing | Of which: soposums with forbeasings measures | Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2) | Non-perform | Of which: exposures with forbearance missions | Of which: Unlikely to pay that are not past-due or past-due <= 90 days | | Performing | Of which: exposures will forbeasence measures | Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2) | | Of which: exposures with forbusiance measures | Of which: Unlikely to pay that are not past-due or past-due <= 90 days | Public guarantee nooseed in the contact of the COVID-19 crisis | Inflows to non- performing exposures |
| Newly originated loans and advances subject to public guarantee schemes | 278 | 278 | 2 | ۰ | 0 | ۰ | 0 | 1 | 1 | 0 | ٥ | 0 | ۰ | 0 | 154 | 0 | 360 | 358 | 2 | | 2 | 2 | 2 | 2 | 2 | ٥ | | ٥ | 0 | 0 | 237 | 2 |
| of which: Households | 67 | 67 | | | ۰ | | | 0 | 0 | | | 0 | | | | 0 | 85 | 86 | | | 0 | | | 1 | 1 | | | 0 | | | | |
| of which: Collateralised by residential immovable property | 2 | 2 | | | | | | | 0 | | | 0 | | | | 0 | 3 | 3 | | | 0 | | | 0 | | | | 0 | | | | 0 |
| of which: Non-financial corporations | 211 | 211 | 2 | | 0 | ۰ | 0 | 1 | 1 | 0 | 0 | 0 | ۰ | 0 | 182 | 0 | 274 | 272 | 2 | ۰ | 2 | 2 | 2 | 2 | 1 | ۰ | 0 | ٥ | ۰ | 0 | 235 | 2 |
| of which: Small and Medium-sized Enterprises | 58 | 58 | | | 0 | | | | 0 | | | 0 | | | | 0 | 71 | 71 | | | 0 | | | 1 | 1 | | | 0 | | | | |
| of which: Collaboralised by commercial immovable property | 12 | 12 | | | ۰ | | | | 0 | | | 0 | | | | 0 | 13 | 13 | | | 0 | | | 0 | ۰ | | | 0 | | | | |



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. H/SSP Invantrodino

| ì | | | | | | | | As of 31, | (03/2021 | | | | | | | | | | | | | | | As of 30/ | 06/2021 | | | | | | | |
|--|----|------------|--|--|-------------|---|---|-----------|------------|---|---|---|---|--|--|--|---|------------|--|---|-------------|---|---|-----------|------------|--|--|--------------|--|---|--|---|
| | | | | | | | | | | | | | | | Maximum amount of the guasantee that can be considered | Gross carrying amount | | | | | | | | | | | | | | | Micomum amount of the guarantee that can be considered | Gross carrying amount |
| (min EUR) | | Performing | Of which: soppismes will forbearance measures | Of which: Instruments with significant increase in could risk sino initial recognition but not credit- impaired (Stage 2) | Non-perform | Of which: exposures will forbearance meiasures | Of which: Unlikely to pay that are not past-due or past-due <= 90 days | | Performing | Of which: exposums with forbearance massures | Of which: Instruments with significant increase in credit risk since initial recognition but not cedit- impaired (Stage 2) | | Of which: espoisures with forbearance measures | Of which: Unlikely to pay that are not past-due <= 90 days | Public guarantee received in the contact of the COVID-19 crisis | Inflows to non- performing exposiuses | | Performing | Of which: exposures will forbearence measures | Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2) | Non-perform | ing Of which: exposums with forbeinince measures. | Of which: Unlikely to pay that are not pain-due or pain-due <= 90 days | | Performing | Of which: exposures with forbearance measures | Of which: Instruments with significant increase in owdit risk since initial recognition but not credit- impaired (Stage 2) | Non-performi | ng Of which: sopoiums with forberance measures | Of which: Unitedly to pay that are not paid-due or paid-due <= 90 days | Public guarantee noosed in the contact of the COVID-19 crisis | Inflows to non- performing exposures |
| Loans and advances subject to active EBA-compliant moratoria | 20 | 20 | s | | 1 | 1 | 1 | 0 | 0 | 0 | | 0 | | 0 | 0 | ۰ | 9 | | 2 | | 1 | 1 | 1 | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 |
| of which: Households | 14 | 13 | 2 | | 1 | 1 | 1 | 0 | 0 | 0 | ۰ | 0 | 0 | 0 | 0 | 0 | 5 | s | 0 | 0 | 1 | 1 | 1 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| of which: Collaboralised by residential immovable property | s | 5 | 1 | ۰ | 1 | 1 | 1 | 0 | 0 | 0 | ۰ | 0 | | 0 | 0 | 0 | 2 | 1 | 0 | | 1 | 1 | 1 | 0 | | 0 | | 0 | 0 | | | |
| of which: Non-financial corporations | 6 | 6 | 2 | | 0 | | 0 | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | 4 | 4 | 2 | | 0 | 0 | | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: Small and Medium-sized Enterprises | 6 | 6 | 2 | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 | 4 | 4 | 2 | | 0 | 0 | ۰ | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| of which: Collateralised by commercial immovable property | 4 | 4 | 2 | ۰ | | 0 | ٥ | 0 | ٥ | 0 | ۰ | 0 | | 0 | 0 | 0 | 4 | 4 | 2 | ۰ | 0 | 0 | ۰ | 0 | ۰ | 0 | | 0 | 0 | 0 | | ۰ |

| | Au of 31,007,2021 | | | | | | | | | | | | | | | Au of 30 (04) 2021 | | | | | | | | | | | | | | | | |
|--|----------------------|---------------------------|---|---|----|---|---|---|---------------------------|--|---|---|--|---|--|--------------------|-----|-----------------------|--|--|----|--|---|---|---|---|--|---|--|---|--|---|
| | Gous carrying amount | | | | | | | | | M Accumulated impairment, accumulated regulive changes in fair value due to credit nisk gue co | | | | | | | | Grass carrying amount | | | | | | | | | | | Miximum amount of the guarantee that can be considered | Gross carrying amount | | |
| | | Performing Non-performing | | | | | | | Performing Non-performing | | | | | | Performing | | | | Non-perform | ning | | | | | | Non-performi | | | | | | |
| (min EUR) | | | Of which: exposures wit forbearance measures | Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2) | | Of which: exposures wit fortwarence 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 (Skage 2) | | Of which: exposures with forbairance 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 | | | | Of which: exposures 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 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 incognition but not credit- impained (Stage 2) | | Of which: exposures with forbeirance measures | Of which: Unidealy to pay that are not past-due or past-due <= 90 days | Public guarantee received in the content of the COVED-19 crisis | Inflows to non- performing exposures |
| Loans and advances with expired EBA-compliant monatoria | 766 | 758 | 30 | ۰ | 10 | 2 | | 7 | 7 | | | 1 | ۰ | 1 | 1 | 2 | 747 | 737 | 29 | ۰ | 10 | 2 | 7 | 7 | 6 | ۰ | | 1 | 0 | | 1 | 1 |
| of which: Households | 635 | 626 | 28 | | 9 | 2 | 7 | 6 | 5 | 0 | | 1 | | 0 | 1 | 1 | 618 | 600 | 27 | | 9 | 2 | 6 | 6 | 5 | 0 | | 1 | 0 | | 0 | 1 |
| of which: Collaboralised by residential immovable property | 396 | 391 | 14 | | 6 | 1 | 4 | 4 | 3 | 0 | 0 | 0 | ۰ | 0 | 0 | 0 | 384 | 379 | 12 | | 6 | 2 | 4 | 3 | 3 | 0 | | 0 | ٥ | | 0 | 0 |
| of which: Non-financial corporations | 133 | 132 | 2 | | 1 | | 1 | 1 | 1 | 0 | 0 | 0 | ۰ | | 0 | 1 | 129 | 127 | 2 | | 1 | 0 | | 1 | 1 | 0 | | 0 | ٥ | | | 0 |
| of which: Small and Medium-sized Enterprises | 131 | 129 | 2 | ۰ | 1 | | 1 | 1 | 1 | 0 | | 0 | ۰ | 0 | 0 | 0 | 127 | 126 | 2 | | 1 | 0 | | 1 | 1 | 0 | | 0 | 0 | | 0 | ۰ |
| of which: Collateralised by commercial immovable property | 74 | 73 | 1 | | 1 | | 1 | 1 | 1 | 0 | | 0 | ۰ | 0 | 0 | 0 | 72 | 71 | 1 | | 1 | 0 | | 1 | | 0 | | 0 | 0 | | | |

| ı | As of 31/03/2021. | | | | | | | | | | | | | | As of 30/04/2011 | | | | | | | | | | | | | | | | | |
|---|-------------------|---------------------------|---|--|---|--|---|--|----------------|---|--|-------------|----------------|---|---|-----------------------|------------|-----|--|--|---|--|---|----------------|--|--|--|-------------|--|---|--|---|
| | Gross | carrying amount | | | | | | Maximum amount of the Accomplated impairment, accomplated regative changes in fair value due to credit risk parameter, accomplated regative changes in fair value due to credit risk grain be considered in the co | | | | | | | | Gross carrying amount | | | | | | | | Accumulated im | Miximum amount of the guarantee that can be considered | Gross carrying amount | | | | | | |
| | | Performing Non-performing | | | | | | | Performing No. | | | Non-perform | Non-performing | | | | Performing | | | Non-performing | | | | 1 | Performing | | | Non-perform | ing | | | |
| (min EUR) | | | Of which: exposures wit forbearance measures | Of which: frastruments with significant increase in credit 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 could- impained (Stage 2) | | | Of which: Unlikely to pay that are not past-due or past-due <= 90 days | Public guarantee received in this context of the COVID-19 crisis | | | | Of which: exposures with forbeasings measures | Of which: fristruments with significant enceste 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 will forbearance measures | Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2) | | Of which: exposures with forbsarance 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 exposures |
| Newly originated loans and advances subject to public guarantee schemes | 437 | 435 | 2 | ۰ | 2 | 2 | 2 | 3 | 2 | ۰ | ۰ | 0 | ۰ | 0 | 274 | ۰ | 458 | 455 | 2 | ۰ | 2 | 2 | 2 | 3 | 2 | ۰ | ۰ | 0 | 0 | ۰ | 276 | ۰ |
| | 117 | 117 | | | ۰ | | | 1 | 1 | | | 0 | | | | ۰ | 130 | 130 | | | 0 | | | 1 | 1 | | | 0 | | | | |
| of which: Collaboralised by residential immovable property | 5 | 5 | | | ۰ | | | | 0 | | | 0 | | | | | 5 | 5 | | | 0 | | | | | | | 0 | | | | |
| of which: Non-financial corporations | 320 | 316 | 2 | | 2 | 2 | 2 | 2 | 2 | 0 | | 0 | 0 | 0 | 271 | 0 | 328 | 325 | 2 | | 2 | 2 | 2 | 2 | 2 | ۰ | | 0 | 0 | 0 | 273 | |
| of which: Small and Medium-sized Enterprises | 157 | 157 | | | 0 | | | 1 | 1 | | | 0 | | | | | 155 | 155 | | | 0 | | | 1 | 1 | | | 0 | | | | |
| of which: Collaboralised by commercial immovable property | 15 | 15 | | | 0 | | | 0 | 0 | | | 0 | | | | 0 | 15 | 15 | | | 0 | | | 0 | ۰ | | | 0 | | | | |