



## 2021 EU-wide Transparency Exercise

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.

## 2021 EU-wide Transparency Exercise

### Key Metrics

HASPA Finanzholding

(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
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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

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### Leverage ratio

HASPA Finanzholding

(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,699	4,698	4,717	4,719	C 47.00 (r310,c010)	
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)	
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]	

(mto EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	4,950	4,949	4,981	4,984	C 01.00 (y01,y03)	Articles 4(18) 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 (y02,y03)	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 (y02,y03)	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 (y10,y03)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (y06,y03)	Articles 4(20), 26(1) point (c) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (y08,y03)	Articles 4(17) and 26(1) point (a) of CRR	
	A.1.5	Funds for general banking risk	753	753	755	755	C 01.00 (y12,y03)	Articles 4(12), 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 (y20,y03)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (y20,y03)	Articles 12 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-9	-9	-6	-5	C 01.00 (y30,y03) + C 01.00 (y34,y03)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTIs that rely on future profitability and do not arise from temporary differences net of associated DTIs	0	0	0	0	C 01.00 (y37,y03)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IRR shortfalls of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (y38,y03)	Articles 36(1) point (c), 40 and 150 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (y39,y03)	Articles 4(20), 36(1) point (a) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (y40,y03)	Articles 4(22), 36(1) point (a) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (y40,y03)	Article 36(1) point (f) 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 (y40,y03) + C 01.00 (y40,y03) + C 01.00 (y47,y03) + C 01.00 (y47,y03)	Articles 4(36), 36(1) point (d) (i) and 88 to 91 of CRR, Articles 36(1) point (d) (i), 244(1) point (b), 244(2) point (b) and 258 of CRR, Articles 36(1) point (d) (i) and 276(1) of CRR, Articles 36(1) point (d) (i) and 155(9) of CRR and Articles 36(1) point (d) (i) and 155(6) of CRR	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (y40,y03)	Articles 36(1) point (d) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (y40,y03)	Articles 4(27), 36(1) point (f), 43 to 46, 48 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (y40,y03)	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 (y40,y03)	Articles 4(27), 36(1) point (f), 43, 45, 46, 48(2) point (b), 48(2) (i) (2) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (y51,y03)	Article 48 of CRR	
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (y51,y03)	Article 36(1) point (e) and Article 49 of CRR	
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (y54,y03)	Article 36(1) point (e) and Article 132(2) CRR	
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (y51,y03)	Article 36(1) point (f) CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (y52,y03)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	-22	-24	-23	-26	C 01.00 (y52,y03)	-	
	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 (y20,y03)	Articles 48(3) to (7), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (y26,y03)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (y52,y03)	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 (y53,y03)	Article 45 of CRR	
	A.2.1	Additional Tier 1 Capital instruments	14	14	14	15	C 01.00 (y48,y03) + C 01.00 (y70,y03)		
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (y70,y03)		
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (y48,y03) + C 01.00 (y70,y03) + C 01.00 (y70,y03) + C 01.00 (y70,y03) + C 01.00 (y70,y03)		
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (y48,y03) + C 01.00 (y48,y03) + C 01.00 (y70,y03)		
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,699	4,698	4,717	4,719	C 01.00 (y61,y03)	Article 25 of CRR	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	251	251	264	264	C 01.00 (y70,y03)	Article 71 of CRR	
	A.4.1	Tier 2 Capital instruments	11	11	12	13	C 01.00 (y70,y03) + C 01.00 (y80,y03)		
	A.4.2	Other Tier 2 Capital components and deductions	240	240	252	251	C 01.00 (y62,y03) + C 01.00 (y62,y03) + C 01.00 (y62,y03) + C 01.00 (y62,y03) + C 01.00 (y62,y03) + C 01.00 (y62,y03) + C 01.00 (y62,y03) + C 01.00 (y62,y03) + C 01.00 (y62,y03) + C 01.00 (y62,y03)		
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (y80,y03) + C 01.00 (y80,y03) + C 01.00 (y80,y03)		
	OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	29,333	29,348	29,546	29,485	C 01.00 (y04,y03)	Articles 52(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (y04,y03)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.97%	15.96%	16.47%	15.96%	CA3 (1)	-	
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 Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,686	4,684	4,703	4,705	[A.1+A.13+A.1.21+MIN(A.2+A.1.13+A.2.3+A.2.4+MIN(A.2+A.1.13+A.2.3+D.1))]	-	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.97%	15.96%	16.47%	15.96%	[D.1]/[B-0.1]	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (y40,y03)		
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (y40,y03)		
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (y40,y03)		
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (y40,y03)		

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

**2021 EU-wide Transparency Exercise**  
**Overview of Risk exposure amounts**  
HASPA Finanzholding

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	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 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	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) <sup>2</sup>	570	543	433	739	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	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	

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

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

# 2021 EU-wide Transparency Exercise

P&L  
HASPA Finanzholding

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	621	829	223	451
Of which debt securities income	8	11	3	6
Of which loans and advances income	586	777	193	384
Interest expenses	168	222	50	101
(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	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
<b>TOTAL OPERATING INCOME, NET</b>	<b>658</b>	<b>872</b>	<b>235</b>	<b>473</b>
(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 <sup>1</sup>	0	0	0	0
Of which restructuring <sup>2</sup>	0	-16	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>15</b>	<b>11</b>	<b>33</b>	<b>42</b>
Of which attributable to owners of the parent	13	11	31	37

<sup>1</sup> Information available only as of end of the year

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

## 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

HASPA Finanzholding

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	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)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	0				0				0				0				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	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 <sup>1</sup>	48,278				48,409				51,572				50,202				
TOTAL ASSETS	58,255				59,075				64,511				64,016				IAS 1.9(a), IFRS 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	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)	
	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	Annex V,Part 1.32, 44(a)	
Financial assets at amortised cost	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	Annex V,Part 1.31, 44(b)	
	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	Annex V,Part 1.32, 44(a)	

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

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

HASPA Finanzholding

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	0	0	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	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 <sup>1</sup>	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(l)
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 <sup>1</sup>	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

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

HASPA Finanzholding

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		90	78	83	82	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	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)
	of which: Current accounts / overnight deposits	492	281	467	526	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		1	2	2	1	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		51,762	52,505	57,824	57,295	

## 2021 EU-wide Transparency Exercise

## Market Risk

HASPA Finanzholding

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

## 2021 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

HASPA Finanzholding

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	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	
	of which: SME	2,864	1,559	891		2,848	1,528	873	
	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 <sup>2</sup>		69,440	60,836	27,138	80	70,739	61,437	27,126	73

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

<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2021 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

HASPA Finanzholding

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	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	
	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 <sup>2</sup>		75,090	65,876	26,460	120	74,429	65,625	27,393	117

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

<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

HASPA Finanzholding

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

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

HASPA Finanzholding

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

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

HASPA Finanzholding

As of 31/12/2020

[illegible]

As of 31/12/2020

[illegible]

As of 31/12/2020

[illegible]

As of 31/12/2020

[illegible]

As of 31/12/2020

[illegible]

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

HASPA Finanzholding

As of 31/12/2020

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
(min EUR)														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Africa													
Total														
[ 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 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total			136	136	0	0	0	0	0	0	0	0	0	0

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**

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

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

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

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

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

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

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

HASPA Finanzholding

As of 30/06/2021

[illegible]

HASPA Finanzholding

As of 30/06/2021

[illegible]

As of 30/06/2021

[illegible]

As of 30/06/2021

[illegible]

As of 30/06/2021

[illegible]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

HASPA Finanzholding

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Africa														
Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0 23 5 0 7 35 30	0 23 5 0 7 55 30	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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 counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inespective 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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

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

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

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

**2021 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
HASPA Finanzholding

(mln EUR)	As of 30/09/2020									As of 31/12/2020										
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>					
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which Stage 3			Of which: defaulted	Of which Stage 3			Of which Stage 3					
Cash balances at central banks and other demand deposits	9,167	0	0	0	0	0	0	0	0	0	9,810	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	6,160	0	0	0	0	0	0	0	0	0	6,064	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,894	0	0	0	0	0	0	0	0	0	4,807	0	0	0	0	0	0	0	0	0
Credit institutions	1,150	0	0	0	0	0	0	0	0	0	1,140	0	0	0	0	0	0	0	0	0
Other financial corporations	116	0	0	0	0	0	0	0	0	0	116	0	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	0	0
Loans and advances (including at amortised cost and fair value)	39,790	12	289	241	0	338	76	0	165	165	40,202	14	274	217	0	335	66	0	155	155
Central banks	0	0	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	0	912	0	0	0	0	0	0	0	0	0
Credit institutions	1,551	0	0	0	0	0	0	0	0	0	1,615	0	0	0	0	0	0	0	0	0
Other financial corporations	2,069	0	7	7	0	15	4	0	3	3	2,215	0	7	7	0	16	4	0	3	3
Non-financial corporations	13,196	0	106	103	0	100	49	0	40	40	13,295	0	105	98	0	108	47	0	40	40
of which: small and medium-sized enterprises at amortised cost	1,557	0	17	16	0	16	9	0	7	7	1,614	0	17	15	0	17	8	0	7	7
of which: Loans collateralised by commercial immovable property at amortised cost	4,467	0	27	25	0	35	2	0	22	22	4,315	0	27	23	0	37	2	0	21	21
Households	22,081	12	177	131	0	223	22	0	121	121	22,165	14	162	111	0	210	15	0	112	112
of which: Loans collateralised by residential immovable property at amortised cost	14,918	9	94	67	0	121	3	0	82	82	14,915	12	88	54	0	137	2	0	75	75
of which: Credit for consumption at amortised cost	327	1	11	8	0	2	3	0	0	0	303	1	8	6	0	2	1	0	0	0
DEBT INSTRUMENTS other than HFT	55,116	12	289	241	0	338	76	0	165	165	56,076	14	274	217	0	335	66	0	155	155
OFF-BALANCE SHEET EXPOSURES	10,591		25	22	0	0	5	0	9	9	10,757		24	20	0	0	4	0		8

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

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

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

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

## 2021 EU-wide Transparency Exercise

## Performing and non-performing exposures

HASPA Finanzholding

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	12,157	0	0	0	0	0	0	0	0	0	13,052	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,090	0	0	0	0	0	0	0	0	0	7,263	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,533	0	0	0	0	0	0	0	0	0	4,758	0	0	0	0	0	0	0	0	0
Credit institutions	2,451	0	0	0	0	0	0	0	0	0	2,398	0	0	0	0	0	0	0	0	0
Other financial corporations	106	0	0	0	0	0	0	0	0	0	106	0	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	0	0
Loans and advances (including at amortised cost and fair value)	40,378	9	251	242	0	336	65	0	139	0	40,713	11	241	235	0	357	63	0	140	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	875	0	0	0	0	0	0	0	0	0	893	0	0	0	0	0	0	0	0	0
Credit institutions	1,638	0	0	0	0	0	0	0	0	0	1,522	0	0	0	0	0	0	0	0	0
Other financial corporations	1,798	0	6	6	0	15	4	0	3	0	1,875	0	4	4	0	16	4	0	0	0
Non-financial corporations	13,821	0	101	100	0	120	46	0	37	0	13,898	0	96	96	0	120	46	0	36	0
of which: small and medium-sized enterprises at amortised cost	8,668	0	51	51	0	77	26	0	15	0	8,589	0	57	57	0	75	28	0	19	0
of which: Loans collateralised by commercial immovable property at amortised cost	4,322	0	26	26	0	38	3	0	20	0	4,432	0	22	22	0	39	1	0	18	0
Households	22,246	9	144	135	0	201	15	0	99	0	22,524	11	141	135	0	221	14	0	104	0
of which: Loans collateralised by residential immovable property at amortised cost	14,903	6	75	68	0	135	2	0	67	0	14,839	8	71	67	0	133	2	0	64	0
of which: Credit for consumption at amortised cost	290	1	9	8	0	3	3	0	0	0	281	1	7	7	0	2	2	0	0	0
DEBT INSTRUMENTS other than HFT	61,625	9	251	242	0	336	65	0	139	0	61,028	11	241	235	0	357	63	0	140	0
OFF-BALANCE SHEET EXPOSURES	10,719		22	22	0	0	2	0	8	0	10,886		23	23	0	0	2	0	7	0

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

## 2021 EU-wide Transparency Exercise

### Forborne exposures

HASPA Finanzholding

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

HASPA Finanzholding

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

**2021 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
HASPA Finanzholding

(mn EUR)	As of 30/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/09/2021									
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	
			of which: defaulted						of which: defaulted							of which: defaulted						of which: defaulted			
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 quarrying	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	
J 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 activities	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	

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

**2021 EU-wide Transparency Exercise**  
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  
HASPA Finanzholding

(in EUR)	As of 30/09/2020																	As of 31/12/2020																		
	Gross carrying amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk											Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk											Maximum amount of the guarantee that can be considered	Gross carrying amount				
				Performing			Of which: exposures with performance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with performance measures							Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with performance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Performing			Of which: exposures with performance measures				Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing	
Loans and advances subject to active EBA-compliant moratoria	355	355	9	0	2	2	2	2	3	3	0	0	0	0	0	0	0	0	35	40	2	0	1	1	1	1	0	0	0	0	0	0	0	0	0	1
of which: Households	247	245	9	0	2	2	2	2	2	2	0	0	0	0	0	0	0	0	39	36	2	0	1	1	1	1	0	0	0	0	0	0	0	0	0	1
of which: Collateralised by residential immovable property	141	139	7	0	2	1	2	1	1	1	0	0	0	0	0	0	0	0	17	17	1	0	1	1	1	1	0	0	0	0	0	0	0	0	0	1
of which: Non-financial corporations	108	108	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	19	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	66	66	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(in EUR)	As of 30/09/2020																	As of 31/12/2020																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carrying amount	
	Performing			Non-performing			Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	
	Of which: exposures with Reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)				Of which: exposures with Reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)							
Loans and advances with expired EBA-compliant moratoria	545	541	26	0	4	2	4	4	4	0	0	0	0	0	2	0	0	770	769	28	0	10	3	9	7	7	0	0	1	1	5				
of which: Households	478	474	24	0	4	2	4	4	4	0	0	0	0	0	2	0	0	645	635	26	0	10	3	9	6	5	0	0	0	0	1	5			
of which: Collateralised by residential immovable property	301	298	11	0	3	1	3	3	2	2	0	0	0	0	1	0	0	405	398	17	0	0	2	6	4	0	0	0	0	0	0	0			
of which: Non-financial corporations	67	67	2	0	0	0	0	1	1	0	0	0	0	0	0	0	0	134	134	2	0	0	0	0	1	1	0	0	0	0	0	0			
of which: Small and Medium-sized Enterprises	9	9	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	25	1	0	0	0	0	1	0	0	0	0	0	0	0			
of which: Collateralised by commercial immovable property	36	36	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	74	74	1	0	0	0	0	1	1	0	0	0	0	0	0			

(in EUR)	As of 30/09/2020																As of 31/12/2020																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing			Non-performing			Performing			Non-performing			Performing					Non-performing			Performing			Non-performing										
	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)											
	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with performance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)											
Newly originated loans and advances subject to public guarantee schemes	278	278	2	0	0	0	0	1	1	0	0	0	0	0	0	184	0	0	360	358	2	0	2	2	2	2	0	0	0	0	237	2		
of which: Households	67	67					0	0	0							0	0	86	86							1	1			0		0		
of which: Collateralised by residential immovable property	2	2				0	0	0	0							0	0	3	3							0	0			0		0		
of which: Non-financial corporations	211	211	2	0	0	0	0	1	1	0	0	0	0	0	0	182	0	0	274	272	2	0	2	2	2	2	1	0	0	0	235	2		
of which: Small and Medium-sized Enterprises	58	58					0	0	0							0	0	71	71							1	1			0		0		
of which: Collateralised by commercial immovable property	12	12					0	0	0							0	0	13	13							0	0			0		0		

[illegible]