

Bank Name	Banco de Crédito Social Cooperativo
LEI Code	95980020140005881190
Country Code	ES



## **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	3,014	3,145	3,207	3,293	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	2,870	2,969	3,081	3,130	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,014	3,145	3,207	3,293	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	2,870	2,969	3,081	3,130	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,402	3,533	3,595	3,893	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	3,258	3,357	3,469	3,730	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	23,074	22,812	23,338	24,257	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	23,023	22,733	23,301	24,215	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	13.06%	13.79%	13.74%	13.57%	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	12.46%	13.06%	13.22%	12.93%	(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	13.06%	13.79%	13.74%	13.57%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.46%	13.06%	13.22%	12.93%	(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	14.74%	15.49%	15.40%	16.05%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.15%	14.77%	14.89%	15.40%	(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	54,376	55,052	56,383	57,729	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	5.54%	5.71%	5.69%	5.70%	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	3,014	3,145	3,207	3,293	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,870	2,969	3,081	3,130	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	54,376	55,052	56,383	57,729	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	54,232	54,876	56,257	57,566	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.5%	5.7%	5.7%	5.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.4%	5.5%	5.4%	[A.2]/[B.2]	



# EBA 2021 EU-wide Transparency Exercise Capital Banco de Crédito Social Cooperativo

	А	(min EUR, %) OWN FUNDS	As of 30/09/2020 3,402	As of 31/12/2020 3,533	As of 31/03/2021 3,595	As of 30/06/2021 3,893	COREP CODE  C01.00 (1010.010)	REGULATION Articles 4(118) and 72 of CRR.
				,,,,,		.,		, , ,
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,014	3,145	3,207	3,293	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	3,014	3,034	3,096	3,135	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	290	281	279	304	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-16	14	-1	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	45	45	45	45	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-34	-18	-6	0	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-191	-140	-86	-102	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-227	-238	-242	-248	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of ORR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-12	-8	-4	-3	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (i) (i) and 89 to 91 of CSR; Articles 36(1) point (i) (ii), 243(1) point (ii), 243(1) point (ii), 244(1) point (ii) and 259 of CSR; Articles 36(1) point i) (ii) and 279(3) of CSR; Articles 36(1) point i) (iv) and 155(4) of CSR; Articles 36(1) point i) (iv) and 155(4) of CSR; Articles 36(1) point i) (iv) and 155(4) of CSR;
	A.1.14.1	Of which: from securitisation positions (-)	-12	-8	-4	-3	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (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	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	-1	-3	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	144	176	125	163	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 (+/-)	144	176	125	163	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (r990,c010) + C 01.00 (r700,c010) + C01.00 (r710,c010) + C 01.00 (r740,c010) + C01.00 (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)	3,014	3,145	3,207	3,293	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	388	388	388	600	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	388	388	388	600	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.09 (910,010) + C 01.00 (933,010) + C 01.00 (933,010) + C 01.00 (933,010) + C 01.00 (938,010)	
	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 FLINDS	В	TOTAL RISK EXPOSURE AMOUNT	23,074	22,812	23,338	24,257	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	51	79	37	42	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.06%	13.79%	13.74%	13.57%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.06%	13.79%	13.74%	13.57%	CA3 (3)	
Transatorial period	C.3	TOTAL CAPITAL RATIO (transitional period)	14.74%	15.49%	15.40%	16.05%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,870	2,969	3,081	3,130	[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)	12.46%	13.06%	13.22%	12.93%	A.4.3.0).0)1 [D.1]/[8-8.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	144	176	125	163	C 05.01 (r440,c010)	
		Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (1440,c020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	-	Adjustments to 12 due to 1145 9 transitional arrangements  Adjustments included in RWAs due to IFRS 9 transitional arrangements	51	79	37	42	C 05.01 (r440,c040)	
(AVThe delle header)		Adjustments included in KWAS due to IPRS 9 transitional arrangements sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re sed on the formulae stated in column "COREP CODE"—desize note that this might lead to differences to full				72	((*******************************	
ji ne fully loaded CET1 ratio is an er	smate calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	equiatory point of view at the re-	orung date are not taken into ac	count in this calculation.			

<sup>(1)</sup>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 requistory 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" – clease note that this might lead to differences to fully loaded CET1 capital ratios cubicitied by the carricleatino banks e.o. in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

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		RV	1		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	21,400	21,103	21,332	21,424	C 02.00 (n940, c310) - (C 07.00 (n90), c220, s901) + C 07.00 (r110, c220, s901) + C 07.00 (r130, c220, s901) + C 08.01 (n90, c280, s901) + C 08.01 (n90, c280, s901) + C 08.01 (n90, c280, s902) + C 0
Of which the standardised approach	21,400	21,103	21,332	21,424	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>	22	21	116	215	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 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	30	29	238	1,003	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)	99	102	95	58	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	0	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	1,523	1,557	1,557	1,557	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,523	1,557	1,557	1,557	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	23,074	22,812	23,338	24,257	

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

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



	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)				
Interest income	523	703	212	403
Of which debt securities income	66	91	30	69
Of which loans and advances income	413	551	138	273
Interest expenses	73	93	24	43
(Of which deposits expenses)	24	29	6	12
(Of which debt securities issued expenses)	42	54	12	24
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	9	0	1
Net Fee and commission income	170	225	54	109
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	123	123	453	430
Gains or (-) losses on financial assets and liabilities held for trading, net	-1	-1	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	69	80	0	30
Gains or (-) losses from hedge accounting, net	0	0	-1	-1
Exchange differences [gain or (-) loss], net	1	2	1	1
Net other operating income /(expenses)	12	13	3	9
TOTAL OPERATING INCOME, NET	829	1,060	700	940
(Administrative expenses)	382	511	126	248
(Cash contributions to resolution funds and deposit quarantee schemes)	43	57	16	30
(Depreciation)	46	63	17	34
Modification gains or (-) losses, net	-3	-3	0	0
(Provisions or (-) reversal of provisions)	32	42	44	45
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	4	0	-1
(Other provisions)	31	39	45	46
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	245	311	189	248
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	245	311	189	248
(Impairment or (-) reversal of impairment of investments in subsideries, joint ventures and associates and on non-financial assets)	61	67	229	207
(of which Goodwill)	8	11	55	55
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	25	35	10	22
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-14	-17	-40	-55
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	29	23	49	95
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	15	24	14	57
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	15	24	14	57
Of which attributable to owners of the parent	15	24	14	57
Information available only as of end of the year	13		1	3,

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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		
		Fa	ir value hierar	thy		Fa	air value hieran	chy		Fa	ir value hieran	chy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	2,191				2,694				2,987				3,293				IAS 1.54 (i)
Financial assets held for trading	3	0	3	0	3	0	3	0	2	0	2	0	2	0	2	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	430	89	11	329	438	94	9	335	439	95	9	335	469	96	8	365	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	2,499	2,384	4	111	2,298	2,185	3	109	2,539	2,425	1	113	1,744	1,624	1	119	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	43,615				44,246				44,611				46,652				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	568	0	568	0	557	0	557	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>	3,953				3,939				3,649				3,664				
TOTAL ASSETS	52,690				53,617				54,794				56,380				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ying amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	ımulated impaiı	ment	Gross	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		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 d 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 sin 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	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	2,183	0	0	-3	0	0	2,183	0	0	-3	0	0	2,434	0	0	-3	0	0	1,631	0	0	-3	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	11,488	0	0	-2	0	0	11,482	0	0	-2	0	0	11,950	0	0	-2	0	0	13,476	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	29,861	1,501	1,747	-142	-105	-733	29,685	2,397	1,661	-127	-111	-738	29,444	2,742	1,560	-205	-121	-758	30,059	2,577	1,219	-173	-109	-658	Annex V.Part 1.32, 44(a)

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

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



#### **Breakdown of liabilities**

Banco de Crédito Social Cooperativo

#### (mln EUR)

		Carrying	j 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	3	3	2	1	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	48,611	49,516	50,603	52,067	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	174	196	86	100	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	80	82	116	106	IAS 37.10; IAS 1.54(I)
Tax liabilities	73	82	77	79	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	400	362	472	518	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	49,342	50,240	51,357	52,871	IAS 1.9(b);IG 6
TOTAL EQUITY	3,348	3,377	3,437	3,510	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	52,690	53,617	54,794	56,380	IAS 1.IG6

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



#### **Breakdown of liabilities**

Banco de Crédito Social Cooperativo

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	s 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		177	199	88	101	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
anort positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	9,462	9,450	10,350	10,323	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	4,199	3,752	3,892	4,231	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,111	3,644	3,813	4,156	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	830	864	867	803	Annex V.Part 1.42(c),44(c)
Donasila	of which: Current accounts / overnight deposits	64	73	67	67	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	891	2,130	853	809	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	146	161	225	223	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	7,652	7,890	8,226	8,589	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	7,138	7,224	7,576	8,152	ECB/2013/33 Annex 2.Part 2.9.1
	Households	22,784	23,365	23,841	24,325	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	17,909	18,678	19,428	20,224	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,413	1,659	1,669	1,915	Annex V.Part 1.37, Part 2.98
Of which: Subord	inated Debt securities issued	402	401	417	663	Annex V.Part 1.37
Other financial liabilities		380	408	905	1,072	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		48,788	49,715	50,691	52,168	



## 2021 EU-wide Transparency Exercise Market Risk

_																						
	SA		VaR (Memoran	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	FOR CTP			VaR (Memora	VaR (Memorandum item)		IM demorandum item)	INCREMENTAL		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 (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST 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 Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0							0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0						
Total	0 As of 31/03/2021	0 As of 30/06/2021	0	0	0	0 As of 31,	0/03/2021	0	0	0	0	0	0	0	0	0 As of 30/0	6/2021	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Forium exchange risk Commodities risk	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0							0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0						
Total	0	0	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.



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

				Standardise	d Approach			
		As of 30,	09/2020			As of 31)	12/2020	
(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
Count of encomments or control home. In the Country of the Country	15,000 1,003 96 96 0 1,100 8,000 8,000 8,005 6,132 15,784 3,668 1,785 0 0 1,188 1,48	16,418 727 809 33 33 1,27 6,699 2,269 4,997 3,373 15,661 3,444 1,104 506 0 0 188 2,22 4,25 4,47 5,25 6,25 6,25 6,25 6,25 6,25 6,25 6,25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	400	16,336 1,277 6 0 0 1,286 9,222 1,174 7,753 1,5,927 1,5,825 1,237 7,33 0 0 56 1,651 4,661 4,661	17,894 927 824 341 341 1.329 6.835 2.311 4.951 1.500 15,712 3.255 820 0.0 0.0 5.54 1.55 1.55 1.55 1.55 1.55 1.55 1.55	1,031 0 0 165 0 0 414 6,345 1,268 3,051 1,203 800 786 0 0 0 5 2,203 2,203 2,203 2,212 2,124	403 1,308

		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	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks	5,700	7,092	0		7,005	8,564	1,031			
	Regional governments or local authorities	1,063	727	0		1,277	907	0			
	Public sector entities	946	809 373	162		945	824	165			
	Multilateral Development Banks International Organisations	0	3/3	0		0	341	0			
	International Organisations Institutions	604	717	241		716	770	252			
	Cornorates	7,983	5,687	5,277		8.067	5,687	5,271			
	of which: SME	3,049	2,237	1.839		3.127	2.264	1.859			
	Retail	8,012	4,989	3,070		7,939	4,942	3,045			
SPAIN	of which: SME	6,131	3,636	2,090		5,971	3,499	2,007			
SPAIN	Secured by mortgages on immovable property	15,552	15,431	5,394		15,593	15,482	5,411			
	of which: SME	3,478	3,430	1,248		3,290	3,251	1,202			
	Exposures in default	1,425	1,015	1,078	396	1,342	849	880	47		
	Items associated with particularly high risk	755	506	759		733	524	786			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	U	0			
	Collective investments undertakings (CIU)	15	15	15		16	16	16			
	Equity	189	189	349		137	137	275			
	Other exposures	4.859	4,409	3.703		4.061	3.588	2.612			
	Standardised Total <sup>2</sup>	100	9.00	0,100	1,092	,,,,,			1,298		

10 Cisied ensource, unlike Ensource value, is reconstat before taken into account any which class the condition reconstance or model that which condition reconstance are with a substantial intervalsion in it.i. a substantial reference or model that indicates the relocation and an advantage or model that indicates the condition and uniformer statements (Albita) and other core funds resiductions substant to the consequence, the challenge and color and applications of conditions and uniformer statements (Albita) and other core funds resiductions substant to the consequence, the challenge and color and applications and consequences are consequently and consequences and consequences are consequenced and consequences are consequenced and consequences are consequenced and consequences are consequenced as a consequence of consequences are con

		exposures, but includes gener	oposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30,	09/2020		As of 31/12/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>							
	(min EUR, %)	9,278	9.278			9.269	9.269					
	Central governments or central banks Regional governments or local authorities	9,278	9,2/8	0		9,269	9,269	0				
	Public sector entities	0	0	0		ō	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	10	10	8		10	10	8				
	Corporates	64	64	64		64	64	64				
	of which: SME Retail	0		0		0	0	0				
TT413/	of which: SME	0	0	0		ō	0	0				
ITALY	Secured by mortgages on immovable property	5	5	1		5	5	2				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0				
	Covered bonds  Claims on institutions and corporates with a ST credit assessment					0		0				
	Collective investments undertakings (CIU)	ŏ	ŏ	ŏ		ő	ů o	ő				
	Equity	2	2	2		2	2	2				
	Other exposures	0		0		0	0	0				
	Standardised Total <sup>2</sup>				0							

Country of Counterpart 3

		(2) Total value adjustments and exposures, but includes gener	oroxisions per country of cor al credit risk adjustments.	77 Total value adjustments and crovisions oer country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardise	d Approach							
			As of 30	/09/2020			As of 31	/12/2020					
		Original Exposure Value* Risk exposure amount: Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount: Value adjustments and provisions*											
Country of Counterpart 4	Two Diff. No.  Two Di	000000000000000000000000000000000000000		000000000000000000000000000000000000000		000000000000000000000000000000000000000		000000000000000000000000000000000000000	·				
l .	Standardised Total <sup>2</sup>				0				0				

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



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

Banco de Crédito Social Cooperativo										
				Standardise	d Approach					
		As of 30)	09/2020			As of 31	/12/2020			
	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providence* Original Exposure* Exposure Value* Risk exposure amount Providence* Providence*									
Country of Counterparts 5  Country of Countr	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o		
Standardised Total <sup>2</sup>	(1) Orininal avenue unlike Fe	moure value is reported hefo	ne takinn into arrount any offer	0	ors or credit risk mitigation techn	inues (e.n. subdibition effer	N)	0		

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value*							Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Control accommentate or control suches actional occurrences or food an electricis studied accommentation of which 1956 studied accommentation of suches studied accommentation studied accommentation studied accommentation such accommen	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

\*\*Control encourse, write Encourse value is recorded before taking into account our effect due to credit commercial factors or credit five infloration inchronises (i.e., subdishion difficial).

\*\*Total value authorises and provisions or country of continenses recorded in their control continenses (i.e., subdishion difficial).

\*\*Total value authorises (inche) and other core force in force inches reductions which their core force in force

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	from FIR 963	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount of provisions*							Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7 Sec	interfer developmentate or central sealed  colored environment or both arthrottles  deliberted (Covelances Barries  deliberted (Covelances Barries  properties  of products (Covelances Barries  of pr	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

O Total allow attributes and provisions or country of counterparts value. In recorded before taking into account any effect due to credit conversion factors or credit risk initiation techniques (e.g., substitution effects).

(7) Total value attributements and provisions or country of counterparts vaculated to the common factors or credit risk initiation advantages. Additional valuation advantages (e.g., substitution effects).

		In classification of the control of country of count									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	riginal Exposure <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount Value ad pr				
Country of Counterpart 8	Control operations for each of the Act of th	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠		
	Standardised Total <sup>2</sup>	Marrie			·				0		

Choiceal exposure, unlike Exposure value, is recorded before basins into account any effort due to condit conversion factors or condit risk mitization techniques (e.g., substitution efforts).

Total value actualments and provisions per country of countermark excludes those for securistication exposures, additional valuation adjustments (AVIAI) and other own funds reductions related to the

		exposures, but includes gene	exposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30,	/09/2020			As of 31	/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min RUR. %).  Central oovernments or central banks Regional governments or local authorities	0	0	0		0	0	0				
	Renional dovernments or local authorities Public sector entities Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations Institutions	0	0	0		0	ă	0				
	Corporates of which: SME	0	0	0		0	ā	0				
Country of	Retail of which: SME	0	0	0		0	0	0				
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0				
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Control investments undertakings (CO)  Equity  Other exposures	0	0	0		0	o o	0				
	Standardised Total <sup>2</sup>				0				0			

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30	/09/2020			As of 31,	/12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	e <sup>1</sup> Risk exposure amount Value adjustments and provisions <sup>2</sup> Original Exposure <sup>3</sup> Exposure Value <sup>4</sup> Risk exposure amount Va					Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 10	Control operations to entire the control of the control operation	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·	
	Standardised Total <sup>2</sup>				0				0	



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

Banco de Crédito Social Cooperativo

					Standardise	d Approach				
			As of 31	/03/2021		As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions	
	(min EUR, %) Central povernments or central banks	17.415	19.045	1.041		18.464	20.012	1.004		
	Regional governments or central banks Regional governments or local authorities	1,732	1,218			1,843	1,363	1,004		
	Public sector entities	1,041	640			802	554	111		
	Multilateral Development Banks	1,041	311			0.02	286			
	International Organisations	- i	0	ō		ō	0	o o		
	Institutions	1,605	1,652	552		1,717	1,766	631		
	Corporates	9,389	7,037	6,537		9,950	7,411	6,964		
	of which: SME	3,282	2,393	1,970		3,362	2,489	2,065		
	Retail	7,830				8,072	5,090	3,145		
Consolidated data	of which: SME	5,978	3,511			6,142	3,659	2,105		
CONSONAUCCU GUG	Secured by mortgages on immovable property	15,632	15,523	5,416		15,748	15,621	5,448		
	of which: SME	3,202 1.570	3,165 1.023		489	3,968 1.462	3,922 890	1,408 924	5	
	Exposures in default	701	1,023		403	1,462	429	643		
	Items associated with particularly high risk Covered hands	701	307	701		030	1429	013		
	Claims on institutions and comorates with a ST credit assessment	o o		0		0	0	0		
	Collective investments undertakings (CIU)	60	60	60		115	115	117		
	Eaulty	141	141			142	142	295		
	Other exposures	3,767	3,317			3,700	3,063	2,357		
	Standardised Total <sup>2</sup>	60,882	55,304	21,447	1,270	62,673	56,740	21,639	1,56	

				Standardise	d Approach					
		As of 31	03/2021		As of 30/06/2021					
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	8,180	9,810	1,041		8,710	10,258	1,004			
			170				111			
	0		0		0.00					
	ō	0	ō		ō	0	ō			
Institutions	923	970	329		1,096	1,145	407			
Corporates	8,089	5,766	5,336		8,628	6,127	5,696			
of which: SME	3,215	2,330	1,917		3,308	2,439				
Retail										
	5,977		2,017			3,657	2,104			
		15,292	5,337		15,505	15,380				
	3,198	3,161	1,170		3,951					
				484				524		
	/01	907	/61		658	429	643			
	0		0							
	16	16	16		72	72	41			
	136	136				137	290			
Other exposures	3.767	3.317	2,608		3,700	3.063	2.357			
	41.0	3,011		1.261	3,132	3/113	2,131	1.550		
	Compared of which; 50% Relat with 51% Compared of which; 50% Relat with 51% Control for professions of immovable amountly of which; 50% Consource for professions of which; 50% Consource for old which; 50% Consource for old which and Consource which a 57 craft assessment Collection in exercises undertakings (CILI)	Coults (recomments or resid at lamb REA, %)  Substant overcoments or local authorities  Marks canter entire services or local authorities  Commander Services or S	Control operations of control and contro	Control concentration or central basis   1,000   1,0	Ac of \$1/03/2021    Confinal Exposure* Value*   Exposure* Value*   Rick exposure amount   Value adjustments and previousles*	Control operations of control services   Control operations   Control	As of 31/09/2021  As of 30/09/2021  As of 30/09/	As of 31/03/2021  As of 31/03/2021  As of 30/06/2021  Original Exposure Value*  Original Exposure Value*  Risk expotures amount provisional or control basis  As of 30/06/2021  Risk expotures amount provisional or control basis  1,224 1,245		

	exposures, but includes gene	One Set Exposure (and 6th distance).  As of \$1/03/2021  As of \$1/03/2021  As of \$1/03/2021  As of \$1/04/2021  As of \$1/04/2021  Whe adjustment and Original Exposure Value?  Place Reposure Value?  Place Reposure amount. When adjustment and Original Exposure?  Department of the Exposure Value?  Place Reposure amount. When adjustment and Original Exposure?  Department of the Exposure Value?  Place Reposure amount. When adjustment and Original Exposure?  Department of the Exposure Value?  Place Reposure Amount. When adjustment and Original Exposure?  Department of the Exposure Value?  Place Reposure Amount. When adjustment and Original Exposure?  Department of the Exposure Value?  Place Reposure Amount. When adjustment and Original Exposure?  Department of the Exposure Value?  Place Reposure Amount. When adjustment and Original Exposure?  Department of the Exposure Value?  Place Reposure Amount. When adjustment and Original Exposure?  Department of the Exposure Value?  Place Reposure Value?  Place Re										
				Standardise	d Approach							
		As of 31/	03/2021		As of 30/06/2021							
	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
Control severaments are consistent to the D.S. N.  Include a control severament are forced authorities  Public sector collider  Public sector collider	9,220 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9,202 0 0 0 0 59 50 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 21 21 0 0 0 0 0 0 0 0 0 0 0 0 0		9,718 0 0 0 0 0 9 71 0 0 0 0 0 0 0 0 0 0	9,718 0 0 0 0 99 77 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 31 71 0 0 0 0 0 0 2 2 0 0	۰				

		exposures, but includes gene	er cream man additionments.		Standardise				
					Standardise	a Approacn			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR. %)								
	Central governments or central banks Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME Secured by mortages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures					Ü			

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

		(2) Total value adjustments an exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AV)	ls) and other own funds reduc	tions related to the	
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 4	Control (commencia or control basis)  Audio accordination or local authorities  Public accordination  Audio accordination  Commencia  Commencia	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	
	Other exposures Standardised Total <sup>2</sup>	Ů			0				0



Country of Counterpart 7

Country of Counterpart 8

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco de Crédito Social Cooperativo

Country of Countrepart 5  Country of Countrepart 5	Banco de Credito Social Cooperativo								
Original Exposure* Value Afginiments and provided assessment  Country of Coun					Standardise	d Approach			
Country of Counterpart 5 Country of Country			As of 31,	/03/2021			As of 30	06/2021	
Country of	(100.4)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Standardized Trital*  (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit connection factors or credit risk miligation submisques (u.g., substitution effects).	Central enversaments or central tables Residual ancomment or robust authorities Residual ancomment or robust authorities Residual control and robust authorities Residual control and robust authorities Institutions	0 0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>t</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Central overmentate or central tables  Accident overmentate or rocket all solicities  Admittates of local all solicities  Collicities on individual and connection with a ST credit assessment  Collicities on individual and connection with a ST credit assessment  Collicities in local all solicities of local all solicities  Admittates on individual and connection with a ST credit assessment  Collicities in local all solicities of local all solicities  Admittates on individual all solicities  Admittates on	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	
	Standardised Total <sup>2</sup>				0				0

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenience fectors or credit risk mitigation bachrisques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (WAI) and other own funds inductions related to the

	copoures, but includes onneal credit risk adjustments.  Standardised Approach												
				Standardise	d Approach								
		As of 31,	03/2021			As of 30	06/2021						
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
(min EUR. %)													
rnments or central banks	0	0	0		0	0	0						
ernments or local authorities	0	U	0		0	0	0						
entities Development Banks	0	0				0							
Development Banks		0				0							
Organisations	0	0				0							
	ŭ	0	Ĭ			0	i i						
SME	,	0	ı .			0							
ME.	ů o	0	ı o		0	0	o o						
ME	n n	0	i i			n n							
nortgages on immovable property	0	0	0		0	0							
ME	ō	ō	ō		o o	o o	i o						
default	0	0	0	0	0	0	0	0					
ated with particularly high risk	0	0	0		0	0	0						
ds	0	0	0		0	0	0						
stitutions and corporates with a ST credit assessment	0	0	0		0	0	0						
restments undertakinos (CIU)	0	0	0		0	0	0						
	0	0	0		0	0	0						
res	0		0		0	0	0						
Total <sup>2</sup>				0				0					

exposures, but includes gene	ral credit risk adjustments.						
			Standardise	d Approach			
	As of 31,	03/2021			As of 30/	06/2021	
Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0	0	0	0	0	
0	0	0		0	0	0	
0	0	0		ō	0	0	
0	0	ő	0				

			nd provisions per country of o		ecuristisation exposures, additio				
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FIR %L)	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Contain somemonists or control sealest Residual somemonists of local antiforties Public south well for the sealest Residual south sealest Residual s	0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0
1	Chandrad and Tabel								

		exposures, but includes gene	ral credit risk adjustments.						
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Control overweeth or story of the Control over the Control overweeth of the Control overweeth of the Control overweeth of the Control over the	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	
	Standardised Total <sup>2</sup>	Ü			0				



Credit Risk - IRB Approach

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

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



Credit Risk - IRB Approach

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

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

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



General governments exposures by country of the counterparty

						Band	co de Crédito Social Coop							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total coming amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 11 - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria													
[ 0 - 3M [   13M - 17   1   1   1   1   1   1   1   1   1	Belgium													
Total	Bulgaria													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Cyprus													
[ 0 - 3M [	Czech Republic													
Total  [ 0 - 3M	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia			,			Ü	Ü				J	j	, and the second



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

		Banco de Crédito Social Cooperativo  As of 31/12/2020  Direct exposures												
			Direct exposures											
	(mln EUR)			On balance sl	heet	Direc	ct exposures		Deriva	tives		Off balar	ce sheet	
	(MIN EUK)											Off-balance sh		
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M	France													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Germany	0 0 0 0 0 29 0	0 0 0 0 0 29 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 29 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Greece	0 0 0 0 0 29 0	0 0 0 0 29 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 29 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
13Y - More Total [ 0 - 3M [	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Ireland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy	0 1,029 1,213 1,504 232 3,676 1,615 9,269	0 1,029 1,213 1,504 232 3,676 1,615 9,269	0 0 0 0 0	0 0 0 0 0	0 1,029 0 0 0 0 0 0 0	0 0 1,213 1,504 232 3,676 1,615 <b>8,239</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Latvia	5,255	-,,00	·		-, 7.6.7	5,23		j	j		j	,	



General governments exposures by country of the counterparty

						Ban	co de Crédito Social Coop	perativo						
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	, <u>-</u>							Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y   [ 10Y - more Total	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Maita													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Slovenia													



General governments exposures by country of the counterparty

						Band	co de Crédito Social Coop	perativo						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	, , ,											Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain	80 1,077 17 727 54 2,488 229	80 1,077 17 727 54 2,468 229 4,653	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 978 0 0 0 0 0	80 99 17 727 54 2,468 229 3,675	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	80 330 2 0 1 1 43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4
[ 0 - 3M [	Sweden	4,033	7,033	J		375	5,03		,	Ţ			· ·	7
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 3M	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia													
10Y - more	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

						ball	As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet	Direc	c exposures		Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 3M	Other Central and eastern Europe countries non EEA													
10-3M     10-3M     13M - 1Y      13M - 1Y      12Y - 2Y      12Y - 3Y      13Y - 5Y      15Y - 10Y      10Y - more     Total	Middle East													
Total	Latin America and the Caribbean													



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

Banco de Crédito Social Cooperativo

						Dalic	co de Credito Sociai Coo	perauvo						
							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	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Others	0 0 0 4 0	0 0 0 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 4 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		4	4	0	0	0	4	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 of setting 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

						Ddii	co de Credito Social Coop							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off bala	nce sheet	
												Off-balance s	heet 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	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria													
[ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia			-										



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

						Band	co de Crédito Social Coop	perativo						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[ 3M - 1Y [ 1Y - 2Y [ 1Y - 2Y [ 12Y - 3Y [ 13Y - 5Y [ 15Y - 10Y [ 10Y - more Total	France													
[ 0 - 3M   [ 3M - 1Y	Germany	0 0 0 0 0 29 0	0 0 0 0 0 29 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 29 0	0 0 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  [ 0 - 3M [	Croatia													
[ 0 - 3M [   13M - 1Y   1   1   1   1   1   1   1   1   1	Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	o o o o	0 0 0 0	0 0 0	0	0
110Y - more	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Ireland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy	973 30 302 0 0 231 255 7,925 <b>9,717</b>	973 30 302 0 231 255 7,925 <b>9,717</b>	0 0 0 0 0 0	0 0 0 0 0	973 30 302 0 0 0 0	0 0 0 0 231 255 7,925 8,412	0 0 0 0 0 0	0 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	Latvia													



General governments exposures by country of the counterparty

						Ban	co de Crédito Social Coop	perativo						
							As of 30/06/2021							
						Direc	ct 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	
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   1   1   1   1   1   1   1   1   1	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Maita													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Slovenia													



General governments exposures by country of the counterparty

						Ban	co de Crédito Social Coop	perativo						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	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											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain	14 494 188 6 855 1,233 3,417 <b>6,209</b>	14 494 188 6 856 1,233 3,417 6,209	0 0 0 0 0 0	0 0 0 0 0	0 175 0 0 0 0 0	14 319 188 6 856 1,223 3,416 6,023	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	107 410 1 0 1 9 43	0 0 0 0 0	3
[ 0 - 3M	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Hong Kong													



General governments exposures by country of the counterparty

						ball	As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet	Direc	c exposures		Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 3M	Other Central and eastern Europe countries non EEA													
10-3M     10-3M     13M - 1Y      13M - 1Y      12Y - 2Y      12Y - 3Y      13Y - 5Y      15Y - 10Y      10Y - more     Total	Middle East													
Total	Latin America and the Caribbean													



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

Banco de Crédito Social Cooperativo

							Ddile	co de Credito Sociai Coo	perativo						
								As of 30/06/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
		(											Off-balance sh	eet exposures	
									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
	[ 0 - 3M [	Others	0 0 4 0 0 3	0 0 4 0 0 3	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 4 0 0 3	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Į	Total		7	7	0	0	0	7	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".
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- (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.



Performing and non-performing exposures Banco de Crédito Social Cooperativo

ı					As of 30/09/202	0								As of 31/12/202	0			
		Gre	oss carrying amo	unt			ed impairment, acci fair value due to cr		Collaterals and financial guarantees		Gross	carrying amou	unt			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performin	ng exposures³	received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures	0	of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
Cash balances at central banks and other demand deposits	1,908	0	0	0	0	0		0	0	2,390	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13,784	12	0	0	0	6		0	0	13,782	12	0	0	0	6	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	13,065	0	0	0	0	0	0	0	0	13,058	0	0	0	0	0	0	0	0
Credit institutions	203	0	0	0	0	3	0	0	0	206	0	0	0	0	3	0	0	0
Other financial corporations	197	12	0	0	0	1	. 0	0	0	197	12	0	0	0	1	0	0	0
Non-financial corporations	319	0	0	0	0	1	. 0	0	0	321	0	0	0	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	33,426	372	1,747	1,747	1,747	247	733	733	826	34,061	378	1,661	1,661	1,661	239	738	738	758
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	926	0	0	0	0	0	0	0	0	924	0	1	1	1	0	0	0	0
Credit institutions	304	0	0	0	0	0	0	0	0	330	0	0	0	0	0	0	0	0
	1,304									. 254								
Other financial corporations	1,304	U	2	2	2	2	U	U	U	1,354	0	2	2	2	2	0	U	· ·
Non-financial corporations	13,403	70	849	849	849	161	386	386	344	13,946	90	817	817	817	145	380	380	326
- Corporations	13,403	,,,	013	049	019	101	300	300	, ,,,,	23,540	1	317	017	017		300		320
of which: small and medium-sized enterprises at amortised cost	9,057	79	831	831	831	65	382	382	340	9,228	88	799	799	799	117	376	376	322
of which: Loans collateralised by commercial immovable property at amortised cost	3,734	46	585	585	585	31	251	251	314	3,685	49	562	562	562	28	245	245	296
uniorated cost																		
Households	17,488	293	896	896	896	84	346	346	482	17,505	288	842	842	842	92	359	359	432
of which: Loans collateralised by residential immovable property at amortised cost	13,826	248	703	703	703	65	270	270	413	13,833	248	661	661	661	59	270	270	376
of which: Credit for consumption at amortised cost	336	4	11	11	11	2	. 5	5	0	340	4	10	10	10	3	7	7	0
DEBT INSTRUMENTS other than HFT	49,117	385	1,747	1,747	1,747	252	733	733	826	50,232	390	1,661	1,661	1,661	244	738	738	758
OFF-BALANCE SHEET EXPOSURES	6,515		15	15	15	-	3	3		5,572		15	15	15	7	4	4	-
OTT BACANCE STEET EAT OSCICES -	0,313		13	13	13			,	ı	3,372		13	13	13	,	•		_

<sup>17</sup> 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

Part						As of 31/03/202	1								As of 30/06/202	1			
Case			Gro	oss carrying amou	int		changes in	fair value due to cred		financial		Gro	ss carrying amour	ıt <sup>5</sup>		changes in	fair value due to		
Cent Julianes At Central J			performing but past due >30	Of wi	nich non-perform	ning <sup>1</sup>		On non-performing	g exposures³	received on non- performing		performing but past due >30	Of wh	ich non-perfori	ming <sup>1</sup>		On non-perform	ning exposures <sup>3</sup>	received on non- performing
Cash balances of custod basels and other decomend deposits  14,690  11  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							cxposures	Of		exposures				Of which:		cxposures			exposures
Deel securities (including at ameritaed cost and fair value) 14,895 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2,666	0	0	0	0			0	0	2,982	0	0	0	0	0	0	0	0
General governments   13,799   11   0   0   0   0   0   0   0   0	Debt securities (including at amortised cost and fair value)		11	0	0	0	5	0	0	0			0	0	0	5	0	0	0
Content metallulorum  Content inflativations  1213  170  170  170  170  170  170  170  1		0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0
Other financial corporations  170  0 0 0 0 1 1 0 0 0 159  0 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0	General governments	13,799	11	0	0	0	c	0	0	0	14,516	10	0	0	0	0	0	0	0
Non-francial corporations  Asserts and advances (producting at amortised cost and fair value)  34,046  186  187  187  187  187  187  187  18	Credit institutions	213	0	0	0	0	3	0	0	0	219	0	0	0	0	3	0	0	0
Learns and advances (including at amortised cost and fair value)  34,064  186  1,832  1,832  1,832  1,832  1,560  307  777  758  871  34,556  190  1,743  1,710  1,219  275  794  658  90  Central banks  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other financial corporations	170	0	0	0	0	1	0	0	0	159	0	0	0	0	1	0	0	0
Central banks  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-financial corporations	319	0	0	0	0	1	0	0	0	328	0	0	0	0	1	0	0	0
General governments  1,366  0  1 1  1 0  0  0  0  1 1  1 0  0  0  1,445  0  0  0  1,445  0  0  0  0  0  0  0  0  0  0  0  0  0	Loans and advances(including at amortised cost and fair value)	34,064	186	1,832	1,827	1,560	307	777	758	871	34,596	190	1,743	1,710	1,219	275	794	658	809
General governments  1,366  0  1 1  1 0  0  0  0  1 1  1 0  0  0  1,445  0  0  0  1,445  0  0  0  0  0  0  0  0  0  0  0  0  0	Central banks	0	0	0	0	0			0	0	0	0	0		0	0	0		
Credit institutions		-	-	-		_		1				-					-		1
Other financial corporations  1,109  0  1  0  1  0  1  1  0  0  1  1  0  0	General governments	1,306	0	1	1	0	0	0	0	0	1,445	0	0	0	0	0	0	0	0
Other financial corporations  1,109  0  1  0  1  0  1  1  0  0  1  1  0  0																			
Non-financial corporations  14,039  39  855  853  763  214  382  376  361  14,232  52  813  798  622  175  417  358  31  of which: Loans collabrariated by commercial immovable property at amortised cost of which: Loans collabrariated by commercial immovable property at amortised cost  17,449  186  776  778  778  788  781  781  782  783  785  785  785  785  785  785  785	Credit institutions	161	0	0	0	0	C	0	0	0	136	0	0	C	0	0	0	0	0
Non-financial corporations  14,039  39  855  853  763  214  382  376  361  14,232  52  813  798  622  175  417  358  31  of which: Loans collabrariated by commercial immovable property at amortised cost of which: Loans collabrariated by commercial immovable property at amortised cost  17,449  186  776  778  778  788  781  781  782  783  785  785  785  785  785  785  785																			
of which: small and medium-sized enterprises at amortised cost.  9,244 39 840 839 751 147 378 371 377 9,338 52 788 785 612 134 412 354 331 610 134 412 354 331 610 134 412 354 331 610 134 412 354 331 610 134 412 354 331 3357 9,338 52 788 785 612 134 412 354 331 3357 9,338 52 788 785 612 134 412 354 331 3357 9,338 52 788 785 612 134 412 354 331 3357 9,338 52 788 785 612 134 412 354 331 357 9,338 135 135 135 135 135 135 135 135 135 135	Other financial corporations	1,109	0	1	0	1	1	. 0	0	0	1,133	0	1	0	1	1	0	0	0
of which: small and medium-sized enterprises at amortised cost.  9,244 39 840 839 751 147 378 371 377 9,338 52 788 785 612 134 412 354 331 610 134 412 354 331 610 134 412 354 331 610 134 412 354 331 610 134 412 354 331 3357 9,338 52 788 785 612 134 412 354 331 3357 9,338 52 788 785 612 134 412 354 331 3357 9,338 52 788 785 612 134 412 354 331 3357 9,338 52 788 785 612 134 412 354 331 357 9,338 135 135 135 135 135 135 135 135 135 135																			
of which Loans collateralised by commercial immovable property at anortised cost.  Households  17,449  146  976  973  796  92  394  381  510  17,650  138  928  911  547  548  409  32  280  234  25  Households  17,469  146  976  973  796  973  796  973  979  979	Non-financial corporations	14,039	39	855	853	763	214	382	376	361	14,232	52	813	798	622	175	417	358	315
Amortised cost 3,641 18 579 579 522 49 257 254 305 3,568 21 547 545 409 32 280 244 25 25 25 25 25 25 25 25 25 25 25 25 25	of which: small and medium-sized enterprises at amortised cost	9,244	39	840	839	751	147	378	371	357	9,338	52	798	785	612	134	412	354	311
Another section of which Loans collateralised by residential immovable property at another section at amortised cost:  17,49  18  976  973  796  92  394  381  510  17,650  138  928  911  594  99  376  300  49  49  402  13,783  116  724  712  462  63  279  224  43  67 which Credit for consumption at amortised cost:  310  1  13  13  9  3  6  5  0  322  21  11  11  9  3  6  6  6  9  80  794  658  80  80		3.621	18	579	579	522	49	257	254	305	3.568	21	547	545	409	32	280	234	259
of which. Loars collateralised by residential immovable property at 13,812 125 760 758 622 59 302 293 442 13,783 116 724 712 462 63 279 224 43 amortised cost of which Credit for consumption at amortised cost 310 1 13 13 9 3 6 5 0 322 2 11 11 1 9 3 6 6 6 DESTINSTRUMENTS other than HFT 51,231 197 1,832 1,827 1,560 312 777 758 871 52,801 200 1,743 1,710 1,219 280 794 658 880	amortised cost	5,022	10	3,3	5,7	322	1	257	254	505	3,500		547	545	100	32	200		1 23
of which. Loars collateralised by residential immovable property at 13,812 125 760 758 622 59 302 293 442 13,783 116 724 712 462 63 279 224 43 amortised cost of which Credit for consumption at amortised cost 310 1 13 13 9 3 6 5 0 322 2 11 11 1 9 3 6 6 6 DESTINSTRUMENTS other than HFT 51,231 197 1,832 1,827 1,560 312 777 758 871 52,801 200 1,743 1,710 1,219 280 794 658 880	Households	17,449	146	976	973	796	92	394	381	510	17,650	138	928	911	594	99	376	300	494
amortised cost 15,812 1.5 760 758 622 59 302 23 442 13,763 116 724 712 462 63 279 224 43 of which: Credit for consumption at amortised cost 310 1 13 13 9 3 6 5 0 322 2 11 11 9 3 6 6 6 DEBT INSTRUMENTS other than HFT 51,231 197 1,832 1,827 1,560 312 777 758 871 52,801 200 1,743 1,710 1,219 280 794 658 80																			
of which: Credit for consumption at amortised cost 310 1 13 13 9 3 6 5 0 322 2 11 11 9 3 6 6 6  DEBT INSTRUMENTS other than HFT 51,231 197 1,832 1,827 1,560 312 777 758 871 52,801 200 1,743 1,710 1,219 280 794 658 80		13,812	125	760	758	622	59	302	293	442	13,783	116	724	712	462	63	279	224	432
DEBT INSTRUMENTS other than HFT 51,231 197 1,832 1,827 1,560 312 777 758 871 52,801 200 1,743 1,710 1,219 280 794 658 80		310	1	13	13	9	3	6	5	0	322	2	11	11	. 9	3	6	6	
	·		197				312	777	758	871						280	794	658	809
		-									-							L	
OFF-BALANCE SHEET EXPOSURES 6,060 51 50 12 6 5 4 10 6,077 36 33 11 5 5 4	OFF-BALANCE SHEET EXPOSURES	6,060		51	50	12	6	5	4	10	6,077		36	33	11	5	5	4	5

<sup>(1)</sup> For the dilefelation of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions spect here collective allowances for incurrent but not reported looses (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 exported. Institution in the contract of fair value due to credit risk and provisions (instruments at fair value other than HFT)
(4) For the orbalances sheet kens, accumulated impairments and accumulated repairment and accumulated repairments at amortised cost (2) to 86(2)(2014 - 175 on 5 specisions (2) to 86(2)(2014 - 175 on 5 specisions) reported, which includes a self-united institution is a creditable) and contraction, as explained in favore, Vent I prangingly 39 and 10 of Regulations 49 and



#### 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 redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	О
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,605	1,051	477	429	961	550	1,542	986	471	431	916	492
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	1	0	3	0	0	0	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	754	522	249	228	416	258	719	496	233	217	402	242
of which: small and medium-sized enterprises at amortised cost	733	509	245	225	408		699	483	230	214	393	
Households	848	528	228	200	543	292	819	490	238	214	513	250
DEBT INSTRUMENTS other than HFT	1,605	1,051	477	429	961		1,542	986	471	431	916	
Loan commitments given	3	0	0	0	0	0	2	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	427						406					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	962						905					

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

<sup>&</sup>lt;sup>©</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

Banco de Crédito Social Cooperativo

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ea forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0		0	0		0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,571	1,006	491	454	895	471	1,633	956	500	459	923	437
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	1	0	3	0	0	0	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	733	486	235	219	390	219	755	461	263	243	363	184
of which: small and medium-sized enterprises at amortised cost	709	476	231	215	377		721	451	258	239	355	
Households	835	519	255	235	503	252	874	494	237	215	559	253
DEBT INSTRUMENTS other than HFT	1,571	1,006	491	454	895		1,633	956	500	459	923	
Loan commitments given	7	1	0	0	1	0	9	1	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	379						361					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	850						804					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Banco de Crédito Social Cooperativo

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	ying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative
A Agriculture, forestry and fishing	1,814	69	69	1,814	38	0	1,854	61	61	1,854	36	0	1,879	66	66	1,879	43	0	1,842	63	62	1,842	43	0
B Mining and guarrying	45	14	14	45	6	0	45	13	13	45	6	0	40	9	9	40	4	0	39	8	8	39	5	0
C Manufacturing	2.649	94	94	2.649	53	0	2.677	96	96	2.677	52	0	2.781	103	103	2.781	67	0	2.769	96	95	2.769	59	0
D Electricity, gas, steam and air conditioning supply	116	2	2	116	2	0	124	2	2	124	2	0	151	2	2	151	2	0	266	2	2	266	2	0
E Water supply	102	3	3	102	2	0	123	2	2	123	2	0	127	3	3	127	2	0	119	6	6	119	2	0
F Construction	1.452	384	384	1.452	196	0	1.254	370	370	1.254	182	0	1.234	348	348	1.234	195	0	1.215	322	320	1.215	196	0
G Wholesale and retail trade	2.496	166	166	2.496	90	0	2.559	157	157	2.559	135	0	2.503	169	169	2.503	139	0	2.641	167	162	2.641	146	0
H Transport and storage	940	26	26	940	17	0	1,177	26	26	1,177	30	0	1,209	30	30	1,209	32	0	1,087	29	29	1,087	33	0
I Accommodation and food service activities	818	21	21	818	14	0	838	21	21	838	23	0	855	28	27	855	26	0	867	25	23	867	29	0
3 Information and communication	450	4	4	450	4	0	442	4	4	442	4	0	423	5	5	423	18	0	453	7	4	453	5	0
K Financial and insurance activities	336	1	1	336	2	0	399	0	0	399	1	0	541	0	0	541	2	0	545	0	0	545	2	0
L Real estate activities	710	32	32	710	19	0	725	30	30	725	24	0	733	53	53	733	29	0	750	52	52	750	31	0
M Professional, scientific and technical activities	493	13	13	493	8	0	557	12	12	557	9	0	637	15	15	637	9	0	629	13	13	629	9	0
N Administrative and support service activities	285	9	9	285	6	0	280	10	10	280	6	0	269	10	10	269	7	0	255	10	9	255	6	0
O Public administration and defence, compulsory social security	19	0	0	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	248	3	3	248	3	0	242	3	3	242	2	0	232	3	3	232	4	0	230	3	3	230	3	0
Q Human health services and social work artivities	158	2	2	158	2	0	157	2	2	157	2	0	158	3	3	158	3	0	162	3	3	162	2	0
R Arts, entertainment and recreation	110	3	3	110	4	0	104	3	3	104	4	0	106	3	3	106	4	0	106	4	3	106	4	0
S Other services	162	4	4	162	84	0	389	4	4	389	4	0	162	4	4	162	11	0	256	5	5	256	14	0
Loans and advances	13 403	849	849	13 403	547	0	13 946	817	817	13 946	525	0	14 039	855	853	14 039	596	0	14 232	813	798	14 232	592	0

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



# 2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Banco de Crédito Social Cooperativo

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021	<u> </u>				As of 30/06/2021		
	Loans and advance	es				Loans and advanc	8				Loans and advance	es				Loans and advance	es			
							Performing					Performing								
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unikely to pay that are not past due or past due <= 90 days
Gross carrying amount	33,426	31,679	372	1,747	142	34,061	32,400	378	1,661	139	34,064	32,232	186	1,832	396	34,596	32,853	190	1,743	378
Of which secured	21,192	19,747	335	1,445	122	21,402	20,028	337	1,374	120	21,648	20,113	164	1,535	345	22,260	20,784	166	1,476	335
Of which secured with immovable property	19,262	17,825	314	1,438	120	19,191	17,829	324	1,363	115	19,076	17,574	156	1,502	328	19,049	17,625	150	1,424	317
Of which instruments with LTV higher than 60% and lower or equal to 80%	4,272	4,100		172	17	4,199	4,035		164	17	4,192	3,999		193	49	4,084	3,899		185	47
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,703	1,495		208	23	1,743	1,546		197	22	1,725	1,505		220	58	1,627	1,426		200	48
Of which instruments with LTV higher than 100%	1,625	848		777	45	1,619	889		730	43	1,519	823		697	60	1,231	687		544	39
Accumulated impairment for secured assets	678	108	26	570	23	676	103	22	573	22	759	125	10	634	35	774	129	10	645	35
Collateral																				
Of which value capped at the value of exposure	18,451	17,628	282	824	90	18,409	17,656	295	753	87	18,217	17,377	142	840	281	18,037	17,263	138	774	271
Of which immovable property	18,160	17,340	280	820	90	18,093	17,344	294	748	87	17,904	17,068	141	836	281	17,968	17,194	138	773	270
Of which value above the cap	30,016	28,827	414	1,190	100	29,967	28,776	424	1,191	105	29,861	28,260	153	1,601	494	30,323	28,719	163	1,604	474
Of which immovable property	29,480	28,330	412	1,151	98	29,417	28,257	423	1,159	103	29,294	27,718	152	1,576	491	30,222	28,622	162	1,600	473
Financial guarantees received	1,457	1,455	5	2	2	1,677	1,672	8	5	4	2,002	1,971	7	31	14	2,630	2,595	13	35	15
Accumulated partial write-off	-78	-3	0	-75	0	-82	-4	0	-79	0	-85	-4	0	-81	0	-73	4	0	-68	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 1% or above.



## 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

								As of 30	(09/2020															As of 31	/12/2020							
		sanying amount							Accumulated imp		ated negative chan				Maximum amount of the guarantee that can be considered	Gross carrying amount		carrying amount							Accumulated impa			nges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing							Performing									Performing														
(min EUR)			Of which: exposures wit forbeirance measures	Of which: Instruments with significant increase in increase in in increase in in increase in increase in increase		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbassince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures wit forteasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with forbearance measures	Of which: Instruments with significant increase in credit tisk since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
and advances subject to active EBA-compliant moratoria	722	713	12	79	9	1	4	14	12	1		2		1		0	582	577	15	229	5	2	2	13	11	1	10	1	0	0	0	5
Nch: Households	646	637	12	79	9	1	4	14	12	1		2		1		0	469	465	15	194	5	2	2	10	9	1		1	0	0	0	s
which: Collateralised by residential immovable property	586	577	11	GS.		1	3	12	10	1	7	2		1		0	436	431	14	179	4	1	2	9		1	7	1	0	0	0	4
nich: Non-financial corporations	77	77	٥	1	0		0		0	0	0	۰				0	113	112	0	45	0		0	2	2	0	2	0	0	0	0	
which: Small and Medium-sized Enterprises	66	66	0	1	0		0		0	0	0	0		0		0	97	97	0	45	0	0	0	2	2	0	2	0	0	0	0	
which: Collateralised by commercial immovable property	51	51	0	1	0		0		0	0	0	0				0	86	86	0	24	0	0	0	1	1	0	1	0	0	0	0	

								As of 31	0/09/2020															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	
		Performing			Non-perform	irg			Performing			Non-perform	rg					Performing			Non-perform				Performing			Non-perform	ning			
(min EUR)			Of which: exposures w forbearance measures	Of which: Instruments with significan increase in credit rais since initial recognition be not credit- impained (Stage 2)	×	Of which: exposures will forbiarance melasures	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 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 missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 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 forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contect of the COVID-19 crisis	
	269	265	1	19	4		1	4	3	0	2	1		0		1	404	395	6	115	9	1	3	9	7	1	6	2		1	0	9
of which: Households	269	265	1	19	4		1	4	3	0	2	1	۰	0	۰	0	366	379	6	112	9	1	3	9	7	1	6	2	0	1	0	9
of which: Collateralised by residential immovable property	241	237	1	16	3		1	4	3	0	2	1		0	۰	0	342	334	5	8		1	2	7	6	0	5	2	0	1	0	
of which: Non-financial corporations		0	0	0	0	۰	0		0	0	0	0		0	۰	0	16	16	0	3	0		۰	0	۰	0	0	0	0	0	0	
of which: Small and Medium-sized Enterprises		0	0	۰	0		0	۰	0	0	0	0		0	۰	0	16	16	0	3	0	0	0	0		0		0	0	0	0	
of which: Collaboralised by commercial immovable property		0	0				0		0	0	0	0		0		0	13	13	0	3	0		0	0		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 EJR)			Of which: exposures will forbeirance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impained (Stage 2)	Non-performi	ng 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 forbeirance measures	Of which:		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng 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- trepained (Stage 2)	Non-parform	Of which: exposures with forbasisince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,549	1,548	1	14	1	۰	1	2	2	0		0		0	1,261	0	1,812	1,806	1	183	4		2	2	2	0	1	0	0	0	1,472	2
of which: Households	132	132			0							0				0	163	163			0			0	۰			0				0
of which: Collateralised by residential immovable property	0	0			0							0				0	0	۰			0			0	۰			0				0
of which: Non-financial corporations	1,389	1,366	1	12	1	۰	1	2	2	0	0	0	۰	0	1,137	0	1,624	1,621	1	163	4		2	2	2	0	1	0	0	0	1,326	2
of which: Small and Medium-sized Enterprises	1,068	1,068			1			1	1			0				0	1,272	1,269			4			1	1			0				2
of which: Collateralised by commercial immovable property		0			0				0							0	1	1			0			0				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

ì								As of 31,	/03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Miximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in condit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: exposures with forboarance 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: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbanince 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 oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: exposums with forbarance measures	Of which: Unilizely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	482	476	23	190	6	3	s	10	9	2		1	1	0	1	4	170	167	9	54	3	1	2	6	6	1	s	0		۰	٥	2
of which: Mouseholds	361	355	16	133	6	3	5	7	6	1	5	1	1	0	1	4	52	49	3	16	3	1	2	1	1	0	1	0	0	۰	۰	2
of which: Collaboralised by residential immovable property	331	326	14	122	5	3	3	6	5	1	4	1	1	0	0	3	45	43	2	14	2	1	2	1	1	0	1	0	0			2
of which: Non-financial corporations	121	121	6	47	0	0	0	3	3	0	3	0	0	0	0	0	118	110	6	38	0	0		5	5	0	4	0	0		0	
of which: Small and Medium-sized Enterprises	116	116	6	47	0	0	0	3	3	0	3	0	0	0	0	0	113	113	6	38	0	0	0	5	5	0	4	0	0		0	
of which: Collateralised by commercial immovable property	96	98	6	28	0		0	1	1	0	1	0	۰	0	0	0	116	116	6	38	0	0		s	s	٥	4	0		۰	۰	

								As of 31)	102/2021															As of 30	106 (2021							
	Gross	carrying amount								pairment, accumu	lated negative char	nges in fair valu	e due to credit ri	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	sarrying amount								innert, accumul	ated negative cha	nges in fair valu	e due to credit ris		Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-performin						Performing			Non-performi				Performing			Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk sinor initial recognition but not credit- impaired (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 forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 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 context of the COVID-19 crisis	Inflows to non- performing exposures			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 forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			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 forbeirance measures	Of which: Unifully 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
Loans and advances with expired EBA-compliant monatoria	551	524	39	191	28	14	18	16	11	3	9	4	3	2	0	19	860	825	92	295	35	16	23	22	15	5	12	7	4	2	1	25
of which: Households	549	521	39	190	27	14	17	15	11	3	9	4	3	2	0	19	855	820	92	294	35	16	23	22	15	5	12	7	4	2	1	25
of which: Collaboralised by residential immovable property	490	466	34	170	23	12	15	13	9	2		4	3	1	0	16	783	752	86	269	31	17	22	19	13	5	11	6	4	2	0	21
of which: Non-financial corporations	3	2	0	0	0		۰	0	0	0		0		0	0	0	5	5	0	1	0	0	۰	0		0		0	0		0	
of which: Small and Medium-sized Enterprises	3	2	0	۰		۰	0	۰	0	0	۰	0		٥	0	٥	5	s	0	1	0	0	۰	0	۰	0		0	0	۰	۰	۰
of which: Collaboralised by commercial immovable property	1	1	0		0		0	0	0	0		0		0	0	0	3	3	0			0		0					0			

								As of 31,	03/2021															As of 30	/06/2021							
															Maximum amount of the guasantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: inposums wi forbearance malasures	Of which: Instruments with significant increase in oxid risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due cr past-due <- 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-irrpained (Stage 2)	Non-parform	ng Of which: soposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:  Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbalrance measures	Of which: Unitedy 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
Newly originated loans and advances subject to public guarantee schemes	1,954	1,929	1	285	16	۰	11	3	2	0	1	1	۰	0	1,569	15	1,906	1,666	4	318	19	1	12	9	7	0	4	2		0	1,508	18
of which: Mouseholds	174	172			2			0	0			0				2	168	165			2			0	۰			0				2
of which: Collateralised by residential immovable property	0	0			0			0				0					0	۰			0			0	۰			0				0
of which: Non-financial corporations	1,777	1,764	1	256	34	۰	9	3	2	0	1	1		0	1,422	14	1,735	1,719	3	289	16	1	10		7	0	4	2	0	۰	1,368	16
of which: Small and Medium-sized Enterprises	1,377	1,363			34			2	2			1				14	1,346	1,332			16				6			2				16
of which: Collaboralised by commercial immovable property	1	1			0			0				0					1	1			0			0	۰			0				