

Bank Name	MDB Group Limited
LEI Code	213800TC9PZRBHMJW403
Country Code	MT



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	255	244	241	234	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	244	236	235	227	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	255	244	241	234	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	244	236	235	227	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	298	285	291	281	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	287	277	285	275	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	1,790	1,643	1,620	1,454	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	1,790	1,643	1,620	1,454	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	14.23%	14.84%	14.86%	16.07%	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	13.66%	14.36%	14.48%	15.64%	(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	14.23%	14.84%	14.86%	16.07%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.66%	14.36%	14.48%	15.64%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.63%	17.33%	17.97%	19.34%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.05%	16.85%	17.59%	18.91%	(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	4,131	4,279	4,528	4,190	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	6.17%	5.70%	5.32%	5.58%	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	255	244	241	234	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	244	236	235	227	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	4,131	4,279	4,528	4,190	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	4,121	4,271	4,522	4,184	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.2%	5.7%	5.3%	5.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.9%	5.5%	5.2%	5.4%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital MDB Group Limited

				As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Part		A		298	285	291	281	C 01.00 (r010,c010)	
		A.1	transitional adjustments)	255	244	241	234	C 01.00 (r020,c010)	Article S0 of CRR
		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	69	69	69	69	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
18		A.1.2	Retained earnings	74	46	42	42	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
지		A.1.3	Accumulated other comprehensive income	-2	1	2	2	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
지		A.1.4	Other Reserves	131	131	131	131	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
Part		A.1.5		3	3	3	3	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Part		A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
1		A.1.7	Adjustments to CET1 due to prudential filters	-1	-1	-1	-1	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
The color of the		A.1.8	(-) Intangible assets (including Goodwill)	-17	-9	-8	-8	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 CCR.
Part		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-14	-5	-6	-11	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
Part		A.1.10			0	0	0		
Part			(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390.c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
Part									
								,	
Part		A.1.13	(-) Excess deduction from A11 items over A11 Capital	Ü		· ·	0	C 01.00 (r440,c010)	Article 36(1) point (j) of Clot
Part		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r470.c010) + C 01.00 (r471.c010)+	Articles 4(36), 36(1) point (i) (i) and 89 to 91 of CR0; Articles 36(1) point (i) (ii), 243(1) point (ii), 243(1) point (ii), 244(1) point (ii) and 258 of CR0; Articles 36(1) point (ii) (iii) and 379(3) of CR0; Articles 36(1) point (ii) (iv) and 153(8) of CR0. 36(1) point (ii) (iv) and 153(8) of CR0 and Articles 36(1) point (ii) (iv) and 155(4) of CR0.
Mathematical Continues of the Continue		A.1.14.1		0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
### Part		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
Management Man		A.1.16		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
Management Man		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
No.		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 46 of CRR
Math Mathematical principal Mathematical principal Mathematical principal prin		A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
No.		A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
Mathematical Control of Control Control and Mathematical Control Control and Mathematical Control Co		A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
A 12 CT Capit and marked an income of		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (rS24,c010)	Article 3 CRR
No.		A.1.20		0	0	0			
						6			
ACTION The control of policy through (1) 0 0 0 0 0 0 0 0 0									Articles 483(1) to (3), and 494 to 487 of (199
ACT Control Control (Control (Con									
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ACT Author Text Count incorrects and districtions 0 0 0 0 0 0 0 0 0									
A23 Color Addition from 72 fermione 12 capital components and delections 0 0 0 0 0 0 0 0 0					 				Action of or Clor.
A22 Other Additional Fire 1 Capital components and delectories 0 0 0 0 0 Casis optimization of Casis optimization optimiz					-				
A33 Other Additional Time I Capital components and deluctions 0 0 0 0 Capital Principals		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
A3 TER 1 CAPTIAL (out of defactions and after transitional adjustments) 255 244 241 234 510 (out.cisi) Ansis 3 of GR A4 TER 2 CAPTIAL (out of defactions and after transitional adjustments) 43 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 43 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 43 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 43 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 44 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 44 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 44 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 44 41 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 44 41 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 44 41 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 44 41 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 44 41 41 50 48 \$100 (out.cisi) Ansis 3 of GR A4 Ter 2 Captial influences 44 41 41 41 41 41 41 4		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r710.c010) + C 01.00 (r740.c010) +	
A4 TER 2 CAPITAL (seat of deductions and after transitional adjustments)		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 (r790,c010)	
A43 The 2 Capital components and deductions		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	255	244	241	234	C 01.00 (r015,c010)	Article 25 of CRR
A4.1 Other Tier 2 Capital components and deductions		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	43	41	50	48	C 01.00 (r750,c010)	Article 71 of ORR
Add The 2 transitional adjustments 0 0 0 0 0 0 0 0 0		A.4.1	Tier 2 Capital instruments	43	41	50	48	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
OWN FUNDS B TOTAL RISK EXPOSURE AMOUNT 1,750 1,643 1,620 1,644 \$1,000,000 \$4,0000,000 \$4,000,000 \$4,000,000 \$4,000,000 \$4,		A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (4916,c010) + C 01.00 (4920,c010) + C 01.00 (4930,c010) + C 01.00 (4940,c010) + C 01.00 (4940,c010) + C 01.00 (4940,c010) + C 01.00 (4970,c010) + C 01.00 (4970,c010) + C 01.00 (4970,c010)	
OWN FUNDS RQUIREMENTS TOTAL RISK CRPOSIRE AMOUNT 1,700 1,643 1,600 1,454 (2,00) (00,000) Ancies (20), 56, 66 and 66 of CR		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)	
CAPITAL RATIOS (%) Transitional period: C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period:) 14.29% 14.86% 16.07% CA(3) .	OVALENDOS	В	TOTAL RISK EXPOSURE AMOUNT	1,790	1,643	1,620	1,454		Articles 92(3), 95, 96 and 98 of CRR
C.1 COMMON EQUITY TER 1 CAPITAL RATIO (transitional period) 14.29% 14.89% 14.89% 16.07% CA) (3) .	REQUIREMENTS	\vdash			ļ				
CAT Transitional period C.2 TIER CAPITAL RATIO (transitional period) 14.29% 14.89% 14.89% 16.07% CAL (3) 		+ +			-			CA3 (1)	
C3 TOTAL CAPITAL RATIO (transitional period) 16.63% 17.33% 17.97% 19.34% 44 (3) . CFIT Capital Pully loaded D COMMON EQUITY TIER 1 CAPITAL (tuly loaded) 244 236 235 227 (3.2.3.2.3.2.4.2.2.2.4.3.2.2.2.2.2.2.2.2.	CAPITAL RATIOS (%)								
CT1 Capital D COMMON EQUITY TER 1 CAPITAL (fully loaded) 244 236 235 227 A3.3.1.3.4.3.1.1.1.1.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2	Transitional period				-				
CELT RATIO (%) E COMMON EQUITY TER 2 CAPITAL RATIO (fully loaded) 13.66% 14.36% 14.48% 15.64% 15.1(8-1) -	CET1 Capital	-							
Fully loaded	Fully loaded CET1 RATIO (%)	-						A.4.3.0).0)1	
F Adjustments to AT1 due to UFRS 9 transitional arrangements	Fully loaded ¹	-							-
Memo items F Adjustments to T2 due to IFRS 9 transitional arrangements 0 0 0 0 CSDI (440,000)					-				
	Memo items	-							
F Adjustments included in RWAs due to IFRS 9 transitional arrangements 0 0 0 cotal (HML040)		-							
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	

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



Overview of Risk exposure amounts

		RW	/As		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) ¹	1,574	1,450	1,399	1,245	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c280, s002) + C 08.01 (r040, c280, s002) + C 08.01 (r040, c280, s002) -[C 02.00 (R407, c010)] - C 02.00 (R460, c1010)]
Of which the standardised approach	1,574	1,450	1,399	1,245	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	21	11	22	8	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA	2	1	0	2	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)	61	61	80	80	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 (RS80, 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	132	119	119	119	C 02.00 (R590, c010)
Of which basic indicator approach	132	119	119	119	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	1,790	1,643	1,620	1,454	

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

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



2021 EU-wide Transparency Exercise P&L MDB Group Limited

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	65	84	22	44
Of which debt securities income	4	5	1	2
Of which loans and advances income	60	77	20	40
Interest expenses	26	35	9	18
(Of which deposits expenses)	16	20	4	8
(Of which debt securities issued expenses)	2	2	1	3
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	4	5	2-	3
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	-5	-5	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	-1	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	2	0	1
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	39	51	15	30
(Administrative expenses)	37	51	13	26
(Cash contributions to resolution funds and deposit guarantee schemes)	2	3	1	2
(Depreciation)	5	7	2	3
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	58	65	-4	-4
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	58	65	-3	-4
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-62	-75	3	3
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-53	-82	3	3
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-53	-82	3	3
Of which attributable to owners of the parent Ulformation available only as of end of the year	-53	-82	3	3

⁽i) Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31,	12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fair value hierarchy			Fair value hierarchy				Fa	ir value hieran	chy		Fa	ir value hierar	chy		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	595				685				690				381				IAS 1.54 (i)
Financial assets held for trading	7	0	7	0	2	0	2	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	647	647	0	0	662	662	0	0	621	621	0	0	778	778	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	2,595				2,580				2,863				2,859				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	19	0	19	0	21	0	21	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	10				11				-19				-21				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	115				101				93				77				
TOTAL ASSETS	3,969				4,042				4,269				4,097				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impair	ment	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	642	0	0	0	0	0	656	0	0	0	0	0	621	0	0	0	0	0	778	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	539	1	0	0	0	0	491	1	0	0	0	0	531	1	0	0	0	0	425	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	1,725	248	136	-11	-6	-36	1,764	214	165	-8	-5	-42	2,009	234	133	-5	-5	-34	2,087	263	100	-2	-5	-8	Annex V.Part 1.32, 44(a)

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

⁽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

MDB Group Limited

(mln EUR)

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	1	2	2	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	3,643	3,735	3,979	3,811	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	11	13	2	2	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	3	4	3	2	IAS 37.10; IAS 1.54(I)
Tax liabilities	0	1	0	1	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	30	32	26	25	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	3,688	3,787	4,013	3,842	IAS 1.9(b);IG 6
TOTAL EQUITY	281	255	255	255	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	3,969	4,042	4,269	4,097	IAS 1.IG6

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



Breakdown of liabilities

MDB Group Limited

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		12	14	5	3	IFRS 9.BA.7(a); CRR Annex II
Chart marking	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	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	0	0	0	0	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	96	82	18	12	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	352	295	298	265	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	10	3	7	7	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	214	242	254	225	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	103	107	111	110	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,445	2,490	2,533	2,549	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,327	1,395	1,455	1,661	Annex V.Part 1.42(f), 44(c)
Debt securities issued		513	609	865	750	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	57	55	66	67	Annex V.Part 1.37
Other financial liabilities		22	18	11	10	Annex V.Part 1.38-41
TAL FINANCIAL LIABILITIES		3,655	3,750	3,984	3,813	



2021 EU-wide Transparency Exercise Market Risk

17	SA						М									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT			VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	RISKS CAPITAI FOR CTP		
(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		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		FLOOR	12 WEEKS AVERAGE MEASURE	E	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	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	ō	0	0							0	ō	ō	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	0	u u	•	0	•	•			0	0	0	0	0	0	•	0		0	0	0	0	0
Total		,																				
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	16/2021					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	9																					
Of which: Specific risk Foreign exchange risk Commodities risk	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

MDB Group Limited

(min Rid, %)	Original Exposure ¹	As of 30;	709/2020 Risk excosure amount	Standardise	d Approach	As of 31,	12/2020	
	Original Exposure ¹					As of 31,	12/2020	
	Original Exposure ¹	Exposure Value ¹						
			Kisk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	508	1,385	37		522	1,563	22	
sional governments or local authorities	132 107	132 107	0		133 107	133 107	0	
	41	41			41	41	,	
ernational Organisations	26	26	ō		26	26	ō	
titutions	278	182			306	268	52	
porates	1,225	1,047	1,047			892	892	
of which: SME	3	1	1			1	1	
	144	69	52		178	90	68	
	1000		0		1 200	103		
	1,040							
osures in default	196	152	213	39	215	165	215	-
ms associated with particularly high risk	69	37	56		79	44	66	
ered bonds	512	512	52		478	478	48	
ime on institutions and comprates with a ST credit assessment	0	0	0		0	0	0	
	0	0	0		0	0	0	
	20	25	21		70	47	79	
	4 323	3.815	1.594	57	4.508	3,952		
tilizern titu por ail of n urc of n sere ime	utions and the second s	Act and Development Basis Act	Attend Development Banks 41 41 42 43 43 44 44 44 44 44 44 44 44 44 44 44	Attail Devolument Basis Attail Considerations Attail Consideration	A partial Development Basis 4 4 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A part of Development Basis 4 4 4 4 6 6 5 4 5 5 5 5 5 5 5 5 5 5 5 5	Attend Development Basins 4 4 4 4 0 0 4 4 5 5 5 5 5 5 5 5 5 5 5 5	Attacl Devolument Basis 44 0 0 44 0 0 45 0 45 0 45 0 45 0 45 0

		Standardised Approach									
			As of 30,	09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
NETHERLANDS	Control operations or centrol field of the Control operation operation of the Control operation operation operation of the Control operation	0 0 0 0 82 127 143 0 990 0 18 8 0 35 0 0	781 0 0 0 82 194 0 69 0 47 7 0 0 3 35 0 0	0 0 0 15 104 104 0 17 0 0 3 3 0 0 0		0 0 0 0 0 87 117 0 1241 0 12 25 0 0 0 0	1,000 0 0 0 0 0 0 87 99 99 90 90 90 90 90 90 90 90 90 90 90	0 0 0 177 959 0 67 0 211 0 8 0 3 3	4		
	Standardised Total ²			Ů	10			ĺ	6		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	178	178	37		189	189		
	Central governments or central banks Regional governments or local authorities	1/8	1/8	3/		189	189	1/	
	Public sector entities	ů ů	0	0		0	i i	, i	
	Multilateral Development Banks	0	0	0		0			
	International Organisations	0	0	0		ō	ō	ō	
	Institutions	1	1	0		57	57	11	
	Corporates	18	12	12		29	12	12	
	of which: SME	3	1	1		11	1	1	
	Retail	2	0	0		4	0	. 0	
MALTA	of which: SME	0	0	0		1	0	0	
1012171	Secured by mortgages on immovable property	56	44	35		57	43	35	
	of which: SME	40	28	22		52	39	32	
	Exposures in default Items associated with particularly high risk	11	10	14	0	70	10		
	Items associated with particularly nigh risk Covered bonds	01	32	49		/2	3/	33	
	Claims on institutions and corporates with a ST credit assessment	ů ů	0	0		0	i i	, i	
	Collective investments undertakings (CIU)	0	0	0		ō	ō	ō	
	Equity	0	0	0		0	0		
	Other exposures	38	35	31		38	42	38	
	Standardicad Total ²				1				

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mh EUR. %) Central oovernments or central banks Regional oovernments or local authorities	0 132	0 132	0		0 133	0 133	0	
	Public sector entities	30	30	ō		30	30	ő	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	18	18	18		10	10	10	
	Corporates	84	73	73		70	59	59	
	of which: SME Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
OLIG BUT	Secured by mortoages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	29	27	40	2	37	35	52	2
	Items associated with particularly high risk Covered bonds	0 84	0 84	0		0 93	93	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	ő	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	

		(I) Total value adjustments and provisions our country of counterparty excludes those for securistication excounts, additional valuation adjustments (AVAI) 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 ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
UNITED KINGDOM	Control of securioration of control of con	0 0 0 0 0 55 293 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 7 27 27 27 0 0 0 0 0	0 0 0 0 1 1 257 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16	0 0 0 0 0 0 0 0 285 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	241 241 241 241 241 241	0 0 0 3 3 241 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12		
	Standardised Total ²				21				22		

** Chairal ecourse. with Encourse value. In recorded before takine the account our effect due to coeff comments feature or due to comment to find to the coeff comments feature or count risk enfounts curvisional (e.s. auditation enforces).

**Total value authorism-based recordings or counter of construents* encloses those for securislatation ecourses, additional valuation advantages (construents) and other own funds reductions related to the expounses, the furthering or control value applications.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach MDB Group Limited

Standardized Approach As of 30/09/2020		MDB Group Limited										
Control decomments or central hards						Standardise	d Approach					
Control consenses or control hashes 0 55 0 0 0 0 0 0 0				As of 30/	09/2020			As of 31	/12/2020			
Control decommendate or central sharing 0 58 0 0 0 0 0 0 0 0 0			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Standardised I offai*	FRANCE	Control occumentate or control basis of Sectional occurrence or Tool and architects described on the control of the control of the control of described or the control of the control of the control of described or the control of the control of the control of described or the control of described or the control of the control of described or the control of described or described or d	0 0 22 0 0 5 2000 0 0 0 12 12 7 7 7 7	62 0 0 5	0 0 0 1 1 17 17 0 0 0 0 0 0 7 7 7 7	0	0 0 0 0 0 0 168 0 0 0 0 0 7 7 7 2 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 62 0 0 5 132 132 122 7 7 7	0 0 0 1 1122 0 0 0 177 179 100 7 7 7 7 0 0			
		Standardised Total ²	(1) Opinional expensions well-in Ex-	manus value is espected before	a tricina into account any office	- 4	er or cools sick making time to be	ione to a subdition effor	w)	2		

					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
	(min PIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control deversionals or control basis of Producinal dovernments or local authorities Public acts or entities Public acts or entities International Consistence Basis International Consistence Composition Composition Composition Composition Composition Composition Composition Composition Composition Composition Composition of which 1955 of which 1956 or death 1956 or death 1956 Composition Composition Composition Composition Consistence Consiste	199 0 0 0 0 0 0 135 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 0 0 0 0 0 122 0 0 0 0 0 0 0 0 0 132 132 133 133 133 133 133 133 133 133	0 0 0 0 0 0 0 0 0 0 0 0 0 0 122 0 0 0 0	10	19 0 0 0 0 0 105 0 0 0 0 0 0 0 0 0 0 0 0 0	19 0 0 0 0 0 101 0 0 0 0 23 23 8 8	0 0 0 0 0 0 101 0 0 0 0 23 1 0 0	13
L	Standardised Total ²			-	11			,	14

To Casival encourse, within Emparts value is recented before lattice the account an effect due to constitution of contract and extractive and produce and extractive and produces or country of constitutions of contractive encountries. The and activations and contractive contractive encountries of the extractive extractive encountries and extractive extractive extractive encountries. And the extractive extractive encountries and extractive extractive extractive encountries. And the extractive extractive

Command deveronments or control broke. Command deveronments or local authorities. Command deveronments or local authoriti						Standardise	d Approach			
Control deveroments or control basis Control deveroments or local authorities Control deveroments or local authorities Control deveroments or local authorities Control deveroments				As of 30,	09/2020			As of 31	/12/2020	
Central desymments or central basis C C C C C C C C C		(min DIP 64)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Set all models continued continued an electricity of the continued	AUSTRIA	Central enveraments or central sales facilities de l'accident deverament de l'accident deverament de l'accident de	0 0 0 0 38 16 0 0 0 7 7 7 7 7 8	38 0 10 0 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 10 0 38 16 0 0 0 0 78 0 0	38 0 10 0 0 11 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

O Civinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit convenion factors or credit risk mitioation techniques (i.e., substitution effects).

(3) Total value adjustments and crevisions oer country of counterparty excluses those for securistration encourse, additional valuation adjustments (ARNs) and other com funds reductions related to the

		** Total visibility distributions and the description of the descripti										
					Standardise	ed Approach						
			As of 30)	09/2020			As of 31,	/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR. %)											
	Central governments or central banks	311	311	0		314	314	5				
	Regional governments or local authorities Public sector entities	0	0	0		0	0					
	Public sector entities Multilateral Development Banks	0	0	0		0	0					
	International Organisations	ů	0	0		0	n n	0				
	Institutions	49	49	10		32	32	7				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
LGIUM	of which: SME	0	0	0		0	0	0				
LOIOI-I	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0		0				
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0					
	Covered bonds	ů	0									
	Claims on institutions and corporates with a ST credit assessment	ů	0	ı o		0	n n	0				
	Collective investments undertakings (CIU)	0	0	0		0	ō	o o				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				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 general credit risk adjustments.										
					Standardise	d Approach					
			As of 30)	09/2020			As of 31,	12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions Corporates	3 78	3	1		3 80	3	1			
	of which: SME	0	0	0		0	0	0			
LUXEMBOURG	Retail of which: SME	0	0	0		0	0	0			
LOXENDOOKO	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0			
	Exposures in default Items associated with particularly high risk	26 0	18 0	27 0	2	26 0	18 0	27 0	2		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		13	13	1			
	Collective investments undertakinos (CIU)	0	0	ő		0	0	0			
	Equity Other exposures	0	0	0		0	0	0			
	Standardised Total ²				3				4		

3
3
10 'Original executes, unified Execute value, is recorded before taking into account any effect due to make converse induces or modit risk mitibation techniques (e.g., substitution effects).

(In Total value adjustments and creditions our counter of counterwards excludes those for securidation encounters, additional valuation adjustments (ANNs) and other own funds reductions related to the

		** Total value stationants and consistent of country									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
UNITED STATES	Control (Commental or control to the Control C	0 0 0 0 0 5 5 5 150 0 0 0 0 0 0 0	0 0 0 0 5 122 0 0 0 0 0	0 0 0 1 1 122 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200	0 0 0 0 1 1 71 0 0 0 0 0 0 0 0 0 0 0 0 0			
L	Standardised Total ²	marrie			2				3		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach MDB Group Limited

				Standardised Approach									
			As of 31	/03/2021			As of 30,	/06/2021					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions				
	(min EUR, %)							10					
	Central governments or central banks Regional governments or local authorities	564 132	1,830 132			217 122	1,652 122	10					
	Public sector entities	106	106			95	95	4					
	Multilateral Development Banks	41	41	0		41	41	n n					
	International Organisations	26	26			26	26	0					
	Institutions	305	267			275	237	48					
	Corporates	976	791	791		857	716	716					
	of which: SME	10	1	1		3	1	1					
	Retail	200	107	80		213	117	88					
Consolidated data	of which: SME	0	0	0		6	0	0					
corisonautea auta	Secured by mortgages on immovable property	1,487	106			1,545	126	67					
	of which: SME Exposures in default	220	43 171		42	150	49 118	38 172					
	Exposures in default Items associated with particularly high risk	220	46	68	43	150	43	65					
	Items associated with particularly high risk Covered honds	446	446			434	434	44					
	Claims on institutions and comorates with a ST credit assessment	0	0	0		-0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	o	0		0	0	0					
	Other exposures	35	41	35		35	39	35					
	Standardised Total ²	4,609	4,110	1,420	54	4,076	3,765	1,247					

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central oversaments or central behaviors. Andreas accomments or central behaviors. Andreas accomments or central behaviors. Andreas accomments on the size of t	0 0 0 0 99 112 0 133 0 1.419 0 2 2 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,228 0 0 0 0 99 92 0 107 0 58 8 0 0 0	0 0 0 0 20 92 0		0 0 0 0 112 112 12 0 191 0 0 2,473 0 0 0 0 0	1,397 0 0 0 112 122 0 116 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 22 92 92 0 87 0 0 0 0 0	
	Standardised Total ²				6				2

		exposures, but includes gene	ral credit risk adjustments.						
					Standardis	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
MALTA	Control occurrence or control field (Co. No. No. No. No. No. No. No. No. No. N	136 0 0 0 23 23 10 6 6 6 6 7 7 7 7 7 0 0 0	136 0 0 0 23 1 1 1 0 48 43 10 46 0 0 0	188 0 0 0 0 0 0 5 5 1 1 1 1 0 0 0 0 0 0 0 0		134 0 0 0 0 12 4 3 3 22 6 6 6 6 6 6 6 6 0 0 0 0 0 0 0 0 0 0	134 0 0 0 0 0 122 1 1 1 1 0 0 3 7 5 7 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 2 1 1 1 0 0 43 38 14 65 0 0 0 0	
	Standardised Total ²				1				0

		exposures, but includes gener	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	132	132			122	172	0	
	Public sector entities	30	30	l o		30	30	ŏ	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21	21	21		2	2	2	
	Corporates	70	59	59		57	46	46	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME		0				0	0	
	Secured by mortoaces on immovable property of which: SME	0	U			0	0	0	
	or which: Sine Exposures in default	27	25	52	2			12	
	Items associated with particularly high risk	20		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	•		0	10	
	Covered bonds	92	92	9		113	113	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0	0	
	Character direct Total ²								

(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).

		d provisions per country of co	unterparty excludes those for s	ecuristisation exposures, additio				
				Standardise	d Approach			
		As of 31	03/2021			As of 30	06/2021	
(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central revenuembr or central hands Redicional over-memors or local suborities Public sector entities Public sector entities Militiateral Povelocoment Basics International Orcanisations Institutional Central	0 0 0 0 74 256 0	0 0 0 0 74 214 0	0 0 0 0 26 214		0 0 0 0 26 229 0	0 0 0 0 26 202 0	0 0 0 0 4 202	
of which: SIE Secured by mortizates on immovable accountry of which SIE Management of the Management o	0 0 0 0 0 41 0 0 0	0 0 37 41 0 0	0 0 47 0 8 0 0	16	0 0 0 35 0 2 2 0 0	0 0 0 25 0 2 0 0 0	0 0 35 0 0 0 0	11
Standardised Total ²	An Original seasons with C			19				14

(1) Original reposeurs, unline Enganes value, is reported buffer tables pits account any effect due to credit convenient to the credit control and interest or credit risk integration bushingues (e.g., substitution effects).
(2) Table value adjustments and provisions per country of counterparty excludes those for accordatation exposures, additional valuation adjustments (skills) and other own funds reductions related to the exposures, that forizing read roofs this adjustments (skills) and other own funds reductions related to the exposures, that forizing roofs out that it is provided to the exposures, that forizing roofs out that it is provided to the exposures, that forizing roofs out that it is provided to the exposure of t



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach MDB Group Limited

	MDB Group Limited								
					Standardisc	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks Resional oovernments or local authorities Public sector entities Multilateral Develoement Banks International Oreanizations	0 62 0	0 62 0 0	0 4 0 0		0 0 51 0	0 0 51 0	0 4 0	
	Institutions Corporates of which: SME Reals of which: SME	5 169 0 0	5 133 0 0	1 133 0 0		7 116 0 0	7 102 0	1 102 0 0	
FRANCE	Secured by mortoaces on immovable property of which: SME Extra SME Extra SME Extra SME Calculate With particularly high risk	0 0 12 0	0 0 12	0 0 17 0	1	0 0 12 0	0 0 11	0 0 17 0	1
ı	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Eoulty	63 0 0	63 0 0	6 0 0		81 0 0	81 0 0	8 0 0	
İ.	Other exposures Standardised Total ²	Ü		0	2	0	0	0	2
		(1) Original exposure, unlike E (2) Total value adjustments an							

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Contral sourcements or central hands Residual conversates of local authorities Residual four conversates of local authorities Residual four four-investment banks Institutional Conversates of local authorities Institutional Corporates Residual four-investment four-investment four-investment Residual four-investment four-investment four-investment Residual four-investment four-investment four-investment Residual four-investment four-investment four-investment Residual four-investments undertaktion (CILV) Guidents investments undertaktion (CILV) Residual four-investments	19 0 0 0 0 0 105 0 0 0 0 0 0 0 0 0 0 0 0 0	19 0 0 0 0 0 101 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 101 101 0 0 0 0 0 23 3 0	13	18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²	Ü	0	U	14	0	0	0	5

1-4

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

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

		exposures, but includes gene	a Court in accountance		Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Control overcomments or control sealers. An observation of control co	0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0	38 0 10 0 0 0 11 11 11 0 0 0 0 0 0 0 0 0	0 0 0 0 11 11 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38 0 0 0 0 0 8 8 8 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 8 8 8 0 0 0 0 0 0 0 0 0 0 0 0	0

O

(3) Original exposure, unlike Exposure value, is reported before taking into account any effect due to oredit convenion factors or oredit risk mitigation suchniques (u.g. substitution effects).

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

		exposures, but includes gener		interparty excludes tricke for se	ecunibiation exposures, adolbo	sai valuation adjustments (AVAs) and other own runds reduct	ions reased to the	
					Standardise	d Approach			
			As of 31/	03/2021			As of 30/	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)		409						
	Central governments or central banks Regional governments or local authorities	409	409	5		64	64	1	
	Public sector entities	ő	0	0		0	o o	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	31	31	6		37	37	7	
	of which: SMF	0	0	0					
	Retail	ő	0	0		0	o o	0	
BELGIUM	of which: SME	0	0	0		0	0	0	
DELGION	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0			
	Exposures in default Items associated with particularly high risk	0	0	0	0			12	0
	Covered bonds	0		0		ō	ō	o o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures Standardised Total ²	U	0	0					
	Stanoarouseo Total								

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

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

		exposures, but includes gene		,,			.,		
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0							
	Regional governments or local authorities	o o	o o	o o		ő	ő	ŏ	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		3	3	1	
	Corporates of which: SME	***	32	32		**/	32	32	
	or which: SME Retail	0		0		0		0	
	of which: SME	ō	ō	ō		ō	ō	ō	
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	36	27	41	3	36	27	41	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	13	13	1		13	13	1	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	1					
	Equity	0		0		0		0	
	Other exposures	o o	o o	l ő		ő	i o	l ő	
	Standardised Total ²				3				3

(1) Organi appears, with Exposers wise, in reported before taking the account any effect doe to credit convenient forther sorted risk integrate before size, a substation effect).

(2) Total vive adjustments and provision per country of constripanty excludes those for accordation opposers, additional valuation adjustments (ARVs) and other own final valuations related to the accesses that Andread root from 6 and adjustments.

Control conversionable or control labels Control cont					Standardise	d Approach			
Control conversionable or control labels Control cont			As of 31	03/2021			As of 30	06/2021	
Control Governments or control labels		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Contral Converments or contral basics Redictated Converments or local authorities Redictated Converments or State Batteristics of Conversations Bothstoon Composites Batteristics Group ot an Batteristics Group of an Batteristics	0 8 60 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 43 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 43 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 8 8 68 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 8 45 0 0 0 0 0 0	0 0 0 0 2 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1



Credit Risk - IRB Approach

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

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



Credit Risk - IRB Approach

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

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



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
		derivative financial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost		Nodonal amount	can jing amount				
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [4	4	0	0	0	4	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	7 0	7	0	0	0	7	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0 10	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [10	10	Ü	, and the second		10	0		Ü	Ü	, and the second	Ü	Ü
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium													
[5Y - 10Y [10Y - more														
Total 0 - 3M 3M - 1Y														
	Bulgaria													
[2Y - 3Y [bulgaria													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[3Y - 5Y [[5Y - 10Y [Cyprus													
f 10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
Total	-													
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「														
1 2Y - 3Y I 13Y - 5Y I	Denmark													
[5Y - 10Y [10Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Estonia													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total														



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	France	0 11 20 31 0 0	0 11 20 31 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 31 0 0	0 11 20 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Germany	0 10 25 30 15 82 0	0 10 25 30 15 82 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 10 25 0 0 0	0 0 0 30 15 82 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Croatia			•								·	_	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Greece													
13Y - More Total [0 - 3M [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 0 0 19 0 0	0 0 0 19 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 19 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Latvia							-						



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
Total Tota	Netherlands													
[0 - 3M [Poland													
13Y - MOTE 130Y - MOTE 130Y - MOTE 100 - 3M	Portugal													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania													
10Y - more	Slovakia													
Total Tota	Slovenia													



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying anount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 13M - 17 13M - 17 11 17 27 17 27 137 - 37 137 - 107 107 - more Total	Spain	0 0 4 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 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	9
[0 - 3M [Sweden		,		J	J	,	J		,		J	Ü	· ·
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway													
[0 - 3M	Australia													
110Y - more	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

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



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 31/12/2020)						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	neet exposures	
									sare ian raide					Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Others	0 0 0 15 11	0 0 0 15 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 11	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	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	1	26	26	0	0	0	26	0	0	0	0	0	0	0

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

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

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

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



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [4 0	4	0	0	0	4	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	7	7 0	0	0	0	7	0	0	0	0	0	0	
[10Y - more Total	1	0	0	0	0	0	0 10	0	0	0	0	0	0	0
[0 - 3M [
1 2Y - 3Y I 13Y - 5Y I	Belgium													
	-													
[0 - 3M [3M - 1Y [1Y - 2Y [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Bulgaria													
[10Y - more Total														
「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
[2Y - 3Y [[3Y - 5Y]	Cyprus													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Czech Republic													
Total														
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「														
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Denmark													
[10Y - more Total	1													
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
f 10Y - more Total														



General governments exposures by country of the counterparty

							MDB Group Limited							
						Diroc	As of 30/06/2021 at exposures							
				On balance sl	neet	Direc	ct exposures		Deriva	tives		Off balar	ice sheet	
	(mln EUR)			On Buildings 31	icce				DC::140					
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Finland													
7-t-1														
10-3M		8 0 51	8 0 51	0 0 0	0 0 0	0 0 31	8 0 20	0 0 0	0	0	0 0 0	0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [France	0 0	0 0	0	0 0	0	0 0	0	0	0	0	0	0	
f10Y - more Total		59	59	0 0	0	0 31	0 28	0	0	0	0 0	0	0	4
[0 - 3M [3M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y		0 55	0 55 10	0	0	0 25	0 30 10	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [Germany	10 71 15	10 71 15	0	0	0	10 71 15	0	0	0 0 0	0	0	0 0 0	
Total		0 151	0 151	0	0	0 25	126	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]														
13Y - 5Y I	Croatia													
[10Y - more Total [0 - 3M [
[0 - 3M [Greece													
[5Y - 10Y [10Y - more														
Total [0 - 3M [3M - 1Y [1Y - 2Y														
[1Y - 2Y [Hungary													
[10Y - more														
[0 - 3M [3M - 1Y [
[2Y - 3Y [[3Y - 5Y [Ireland													
10-3M 13M - 1Y 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more 10tal														
[3M - 1V [0 0	0 0	0 0 0	0	0 0	0 0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	18 0	18 0	0	0	0	18 0	0	0	0	0	0	0	
[10Y - more Total		0 18	0 18	0	0	0	0 18	0	0	0	0	0	0	0
[3Y - 10Y] [10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
「 2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「	Latvia													
f 10Y - more Total														



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
	,							Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
0 - 3M 13M - 17 13M - 17 11	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
10 - 3M	Netherlands													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											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	0 0 4 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 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 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Hong Kong													



General governments exposures by country of the counterparty

							MDB Group Limited							
							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 pos	itive 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 [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
[0 - 3M [Switzerland													
Total [0 - 3M [Other advanced economies non EEA													
Total [0 - 3M [3M - 11f [17 - 2Y [17 - 2Y [37 - 5Y [57 - 10Y [107 - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	RISK Weighted exposure amount
10 - 3M	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Others	0 0 15 0 11 0	0 0 15 0 11 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 15 0 11 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
	10-3M1 134-1Y1 11Y-2Y1 12Y-3Y1 13Y-3Y1 13Y-3Y1 13Y-3Y1 13W-13W1 13M-1Y1 12Y-3Y1 13Y-5Y1 13Y-5Y1 13Y-5Y1 13Y-1Y	10 - 3M	Total gross carrying amount of non-derivative financial assets	Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions)	Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions)	Total carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions)	Country / Region Total gross carrying amount of non-derivative financial assets (net for short positions) Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets a designated at fair value through profit or loss	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets for which: Financial assets held for trading for which: Financial assets at fair value through profit or loss fair value through other comprehensive income amortised cost for which: Financial assets at fair value through profit or loss fair value through profit or loss fair value through profit or loss fair value through other comprehensive income of which: Financial assets at fair value through profit or loss fair value through other comprehensive income of which: Financial assets at fair value through profit or loss fair value through other comprehensive income of which: Financial assets at fair value through profit or loss fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets	(min EUR) Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading profit or loss 19-3H 19-3	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets (rider disort positions) Total carrying amount of non-derivative financial assets of which: Financial assets at carrying amount. Notional amount. Carrying amount. Carrying amount. Carrying amount. Total carrying amount of non-derivative financial assets of which: Financial assets at carrying amount. Total carrying amount of non-derivative financial assets of which: Financial assets at carrying amount. Total carrying amount of non-derivative financial assets of which: Financial assets at carrying amount. Carrying amount. Carrying amount. Total carrying amount of non-derivative financial assets of which: Financial assets at carrying amount of which Financial a	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets with head for trading asset (or fine fig. 1) 123-11 137-17 137-1	Residual Maturity Country / Region Total gross carrying amount of mon-derivative financial assets here for trading 1974 and 197	As of 30/06/2021 Section Flavor Section Mutually Country / Region Total carrying amount of non-derivative financial assets As of 10/06/2021 Section Section	

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

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

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

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



Performing and non-performing exposures

•										ар Енниса								
				•	As of 30/09/2020	0								As of 31/12/202	0			
		Gro	ess carrying amo	unt			ted impairment, a n fair value due to 4		Collaterals and financial		Gro	ss carrying amou	ınt		Accumulat changes in provisions	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing exposures ²	On non-perform	ming exposures ³	guarantees received on non- performing
(min EUR)	C	days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage			Of which Stage	exposures
Cash balances at central banks and other demand deposits	595	0	0	0	0	0	0	0	0	685	0	0		0 0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1,182	0	0	0	0	o	0	0	0	1,148	0	0		0	0	0	0	0
Central banks	0	0	0	0	0	(0	0	0	0	0	0		0 0	c	0	0	0
General governments	230	0	0	0	0	(0	0	0	230	0	0		0 0	c	0	0	0
Credit institutions	645	0	0	0	0	(0	0	0	612	0	0		0 0	0	0	0	0
Other financial corporations	294	0	0	0	0	(0	0	0	294	0	0		0 0	c	0	0	0
Non-financial corporations	13	0	0	0	0	(0	0	0	13	0	0		0 0	C	0	0	0
Loans and advances(including at amortised cost and fair value)	2,108	0	185	185	136	16	37	36	10	2,143	1	204	203	165	12	43	42	10
Central banks	0	0	0	0	0	(0	0	0	O	0	0		0 0	c	0	0	0
General governments	0	0	0	0	0	C	0	0	0	o	0	0		0 0	c	0	0	0
Credit institutions	92	0	0	0	0	C	0	0	0	69	0	0		0 0	c	0	0	0
Other financial corporations	526	0	57	57	39	9	19	19	0	386	0	61	6	1 54	6	20	20	0
Non-financial corporations	663	0	128	128	96	7	7 18	17	9	614	0	142	14	2 110	6	22	. 21	9
of which: small and medium-sized enterprises at amortised cost	77	0	10	10	7	1	. 0	0	9	78	0	10	1	0 7	c	0	0	9
of which: Loans collateralised by commercial immovable property at amortised cost	37	0	7	7	5	o	0	0	7	36	0	7	:	7 5	o	0	a	7
Households	828	0	1	1	1	0	0	0	1	1,074	1	1		0 1	C	0	0	1
of which: Loans collateralised by residential immovable property at amortised cost	827	0	1	1	1	o	0	0	1	1,073	1	1		1	o	0	a	1
of which: Credit for consumption at amortised cost	4	0	0	0	0	0	0	0	0	4	0	0		0	0	0	0	0
DEBT INSTRUMENTS other than HFT	3,886	0	185	185	136	16	37	36	10	3,976	1	204	203	3 165	12	43	42	10
OFF-BALANCE SHEET EXPOSURES	626		13	12	12	2	1	1	0	714		13	13	3 13	2	1	. 1	0

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



Performing and non-performing exposures

					As of 31/03/202	1								As of 30/06/202	1			
		Gn	oss carrying amo	unt			ed impairment, acc fair value due to c		Collaterals and financial		Gro	ss carrying amou	ınt ^s				accumulated o credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ning ¹	On performing exposures ²	On non-performi	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	rming ¹	On performing exposures ²	On non-perfor	ming exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage			Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	690	0	0	0	0		0	0	0	381		0	derdance	0 0			0	
Debt securities (including at amortised cost and fair value)	1,154		0	0	0			0	0	1,203		0		0 0				
Central banks	-,	0	0	-	0			0	0	-,	0	0		0 0			0 0	. 0
General governments	229	0	0	0	0		0	0	0	207	7 0	0		0 0			0 0	0
Credit institutions	578		0	0	0		0	0	0	566	6 0	0		0 0	(0	0
Other financial corporations	334	0	0	0	0	(0	0	0	418	в о	0		0 0	(0 0	0
Non-financial corporations	13	0	0	0	0	(0	0	0	12	2 0	0		0 0	(0 0	0
Loans and advances(including at amortised cost and fair value)	2,376	3	208	208	133	8	36	34	10	2,450	1	137	137	7 100	6	10	8	10
Central banks	0		0			,		0	0	,		0			,			
Certual banks	·			٠	Ů	,	1 1	·	Ü	,		Ů		١	,	· ·		ı -
General governments	0	0	0	0	0	(0	0	0		0	0		0 0	(0	. 0
Credit institutions	98	0	0	0	0	(0	0	0	30	7 0	0		0 0	(0	0
Other financial corporations	348	0	64	64	52	4	13	13	0	34:	1 0	54	5	4 46	2		6 6	0
Non-financial corporations	573	0	143	143	81	4	23	21	9	486	6 0	83	8.	3 54	:	:	3 2	: 9
of which: small and medium-sized enterprises at amortised cost	88	0	10	10	7			0	9	90	0	10	1	0 10			0	9
of which: Loans collateralised by commercial immovable property at	43		_	_	_	_			_			_		_				_
amortised cost	43		,	,	5	· '		U	′	4/	1	1	,	Ί ΄	'	· '	_	1
Households	1,357	2	1	1	1	(0	0	1	1,586	5 1	1		0 1	(0	1
of which: Loans collateralised by residential immovable property at amortised cost	1,355	2	1	1	1	c	0	0	1	1,585	1	1	·	0 1	o d		0	1
of which: Credit for consumption at amortised cost	4	0	0	0	0		0	0	0	4	. 0	0	(0			0	0
DEBT INSTRUMENTS other than HFT	4,220	3	208	208	133		36	34	10	4,034	1	137	137	7 100	- 6	10	8	10
OFF-BALANCE SHEET EXPOSURES	786		13	13	13	2	1	1	0	451	1	12	12	2 12	1	:	2 2	0

⁽¹⁾ For the disfinition of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other than HFT)
(4) For the orbibatives better financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other than HFT)
(4) For the orbibatives better financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other than HFT)
(5) For the orbibatives better financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other than HFT)
(6) For the orbibatives better financial associal, individually and collective, eliminated inspatients of the provisions of the FIREP framework (templates F 18.00 / F 19.00), which follows a sign convention, the provisions in a regular provisions of the


Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearance	kposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	o	0	o	o	0	o	o	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	281	112	30	25	13	9	332	142	33	28	14	9
Central banks	0	0	0	0	0	O	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	O	0	0	0	0	0	0
Other financial corporations	116	30	13	10	0	a	117	34	11	8	0	0
Non-financial corporations	165	82	17	15	13	9	213	108	22	20	12	9
of which: small and medium-sized enterprises at amortised cost	13	9	0	0	13		12	9	0	0	12	
Households	0	0	0	0	0	0	1	0	0	0	1	0
DEBT INSTRUMENTS other than HFT	281	112	30	25	13		332	142	33	28	14	
Loan commitments given	14	0	0	0	0	0	31	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	60						108					

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

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



Forborne exposures

MDB Group Limited

			As of 31/	03/2021					As of 30/0	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	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)	342	159	36	33	15	9	278	114	11	9	15	9
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	120	50	12	10	0	0	104	34	7	6	0	0
Non-financial corporations	221	109	24	22	14	9	173	79	5	3	14	9
of which: small and medium-sized enterprises at amortised cost	14	9	0	0	14		14	9	0	0	14	
Households	1	0	0	0	1	0	1	0	0	0	1	0
DEBT INSTRUMENTS other than HFT	342	159	36	33	15		278	114	11	9	15	
Loan commitments given	25	0	0	0	0	0	27	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	147						0					

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

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



2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

MDB Group Limited

			20.01.4	0/09/2020					20.01	31/12/2020					00.01.7	1/03/2021					50.05.4	0/06/2021		
	Gross can	ving amount	AS 01 3	0/03/2020			Gross car	rving amount	AS UI .	31/12/2020		T	Gross car	rving amount	AS UL S	1/03/2021		T	Gross car	rying amount	AS 01 31	0/00/2021		
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	89	12	12	89	1	0	67	12	12	67	1	0	67	12	12	67	1	0	66	12	12	66	1	0
D Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Construction	37	10	10	37	0	0	7	0	0	7	0	0	39	0	0	39	0	0	43	0	0	43	0	0
G Wholesale and retail trade	35	17	17	35	9	0	26	18	18	26	9	0	30	18	18	30	8	0	14	2	2	14	0	0
H Transport and storage	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0
I Accommodation and food service activities	18	16	16	18	0	0	18	16	16	18	1	0	23	18	18	23	1	0	20	18	18	20	1	0
3 Information and communication	69	0	0	69	1	0	54	13	13	54	2	0	50	13	13	50	1	0	49	9	9	49	1	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	32	0	0	32	0	0	69	10	10	69	0	0	40	10	10	40	0	0	35	10	10	35	0	0
M Professional, scientific and technical activities	239	28	28	239	5	0	226	28	28	226	5	0	189	28	28	189	2	0	134	0	0	134	1	0
N Administrative and support service activities	96	45	45	96	7	0	98	45	45	98	10	0	87	45	45	87	12	0	74	33	33	74	1	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	28	0	0	28	1	0	28	0	0	28	0	0	28	0	0	28	1	0	28	0	0	28	1	0
R Arts. entertainment and recreation	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0
S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	663	128	128	663	25	0	614	142	142	614	28	0	573	143	143	573	27	0	486	83	83	486	7	0

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



2021 EU-wide Transparency Exercise Collateral valuation - loans and advances MDB Group Limited

			As of 31/09/2020)				As of 31/12/2020					As of 31/03/2021					As of 30/05/2021		
	Loans and advance	ces				Loans and advance	8				Loans and advance	es				Loans and advance	es			
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-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		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	2,108	1,923	0	185	178	2,143	1,939	1	204	197	2,376	2,168	3	208	201	2,450	2,312	1	137	130
	1,021	1,011	0	10	3	1,157	1,147	1	10	3	1,451	1,441	3	10	3	1,684	1,674	1	10	3
	909	899	0	10	3	1,156	1,146	1	10	3	1,450	1,440	3	10	3	1,683	1,673	1	10	3
Of which instruments with LTV higher than 60% and lower or equal to 80%	164	158		6	0	216	210		6	0	255	249		6	0	296	290		6	0
Of which instruments with LTV higher than 80% and lower or equal to 100%	605	605		0	0	772	772		0	0	984	984		0	0	1,133	1,133		0	0
Of which instruments with LTV higher than 100%	48	48		0	0	62	62		0	0	80	80		0	0	93	93		0	0
Accumulated impairment for secured assets	1	1	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Collateral																				
Of which value capped at the value of exposure	909	899	0	10	3	1,156	1,146	1	10	3	1,450	1,441	3	10	3	1,683	1,674	1	10	3
Of which immovable property	909	899	0	10	3	1,155	1,145	1	10	3	1,449	1,440	3	10	3	1,683	1,673	1	10	3
Of which value above the cap	187	174	0	13	7	170	158	1	11	7	190	179	2	11	7	207	195	0	11	7
	187	174	0	13	7	170	158	1	11	7	190	179	2	11	7	207	195	0	11	7
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	-7	0	0	-7	0	-23	0	0	-23	-23

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

ı								As of 30	09/2020															As of 31/1	2/2020							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinou initial recognition but not credit- impained (State 2)	Non-performi	of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbarrance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (State 2)	Non-perform	rg Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context 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- impained (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or past-due or past-due or		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- implied (State 2)	Non-parform	of which: exposures with forburance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	10	7	0		3	۰	3	۰	0	0	0			٥	۰	0	5	2	0	۰	3	3	3		۰	0	۰	0	0	0	0	
of which: Households	1	0	0	0	0		0	0	0		0	0	0	0		0	0		0	۰	٥	۰	0	0	۰	0		0	0	0		0
of which: Collaboralised by residential immovable property	1	0	0		0		0		0	0	0	0		0		0	0		0		0		0	0	۰	0		0	0	0	0	
of which: Non-financial corporations		5	0	0	3		3		0	0	0	0		0	۰	0	4	2	0		3	3	3	0	۰	0		0	0	0	0	0
of which: Small and Medium-sized Enterprises		5	0	0	3	0	3	0	0	0	0	0	0	0	0	0	4	2	0	0	3	3	3	0		0		0	0	0	0	
of which: Collateralised by commercial immovable property	4	3	0		1		1	0	0	0	0	0		0		0	3	2	0	0	1	1	1	0	0	0		0	0	0	0	

								to at 20	/09/2020															A . of 21	/12/2020							
	Gross	carrying amount	:							pairment, accumi	slated negative char	nges in fair valu	se due to credit ris	*	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								aliment, accum	ulated regative cha	nges in fair valu	e due to credit ris		Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ing						Non-performi	ing					Performing			Non-perform	ing			Performing			Non-performi				
(min ELR)			Of which: exposures wi forbearance measures	Of which: the Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Cf 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 COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: the first numerical with significant received in credit risk since recognition but not crudit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guirantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances with expired EBA-compliant monitoria	21	21	1	s	۰	۰	0	0	0	0	0	0	۰	0	۰	0	24	24		11	0	۰	0	0	۰	0	۰	0	0	0	۰	۰
of which: Households	1	1	0	0	0		0	0	0	0	0	0		0	0	0	1	1	0	0	0		0	0		0		0	0	0		0
of which: Collateralised by residential immovable property		0	0		0	۰	0		0	0	0	0		0		٥	1	1	0		0		0	0		0		0	0	0		0
of which: Non-financial corporations	16	16	1	s	0		0	0	0	0	0			0		٥	17	17	0	11	0		0			0			0	0	0	
of which: Small and Medium-sized Enterprises	16	16	1	s	0		0	0	0	0	0	0	۰	0		٥	17	17	0	11	0		0	0		0	۰	0	0	0		۰
of which: Collateralised by commercial immovable property	11	11	0	4	0		0		0	0	0	0		0		۰	11	11	0	10				0		0	۰		0	0		

								As of 30)	(09/2020															As of 31	/12/2020							
	Purioseq Non-sediment Non-sedim													Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount		
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since introduce in second to the seco	Non-performin	Mortunes Of which: Of which: Polymore of whi								Public guarantee received in the context 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- impained (Stage 2)	Non-performi	© Of which: exposures with forbairance 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-irrpained (Stage 2)	Non-performit	Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee nonwel in the contact of the COVID-19 crisis	Enflows to non- parforming exposures	
Newly originated loans and advances subject to public guarantee schemes	1	0	0		1	0	1		0	0	۰	0	0	0	1	٥	1	۰	0	۰	1		1	0	۰	0		0	0	۰	1	
of which: Households		0			0				0			0				0	0	۰			0			0				0				
of which: Collateralised by residential immovable property		0			0				0			0				0	0				0							0				
of which: Non-financial corporations	1	0	0		1		1		0	0	0	0		0	1	0	1	۰	0		1		1	0		0		0	0	۰	1	
of which: Small and Medium-sized Enterprises	1	0			1				0			0				0	1	۰			1			0								
of which: Collateralised by commercial immovable property		0			0				0			0				0	0				0			0	۰			۰				



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 MDG Group Limited

ì								As of 31,	(03/2021															As of 30/6	06/2021							
															Maximum amount of the guasantee that can be considered	Gross carrying amount															Micomum amount of the guarantee that can be considered	Gross carrying amount
(nin EUR)		Performing	Of which: exposures will forbearance measures	Of which: the firstraments with significant increase in crease in initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures will forbeirance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposures with forbarrince measures	Of which: Irratuments with significant increase in credit risk since initial recognition but not credi- impaired (Stage 2)		ng Of which: exposures with forboarance measures	Of which: Unikaly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant receipts 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)		ng Of which: soposans with forbarance measures	Of which: Unificity to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria		5	0		3	0	3	0	0	0		0		0	0	۰	4	4	0	۰	0	0		0	0	0		0	0		0	
of which: Households	0	0	0		0	0	0	0	0	0	0	0		0	0	0	0	0	0	۰	0	0	0	0	0	0		0	0	0	0	0
of which: Collaboralised by residential immovable property		0	0	۰	0		0	0	0	0		0			0	0	0		0		0	0		0		0			0			
of which: Non-financial corporations	7	5	0		3		3	0	0	0		0	0	0	0	0	4	4	0		0	0	0	0		0	0	0	0	0	0	
of which: Small and Medium-sized Enterprises	7	5	0		3	0	3	0	0	0		0	0	0	0	0	4	4	0		0	0	0	0		0	0	0	0	0	0	
of which: Collaboratised by commercial immovable property	s	4	0	۰	1		1	0	0	0		0	0		0	0	4	4	0		0	0	0	0		0	0		0	0	0	۰

								As of 31	/03/2021															As of 30	/06/2021							
	Gross	carrying amount								pairment, accum	lated regative char	nges in fair val	ue due to credit ri	sk	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount	:							salnment, accur	nclated negative cha	nges in fair valu	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi				Performing			Non-perform	ing					Performing			Non-perform	ing						Non-performi				
(min EUR)			Of which: exposures wi forbeirance measures	Of which: Instruments with significan increase in credit risk sinc initial recognition be not credit- impained (Skiege 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures			Of which: exposures wit forbearings measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposumes w forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the content of the CONTD-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	22	22	0	11		۰	0		0	۰	۰	0	۰	0	0	٥	26	24	1	4	3	3	3	0	۰	٥		0	۰	0	۰	۰
of which: Households	1	1	0		0		0	0	0	0		0		0	0	0	1	1	0		0	0		0		0		0	0	0	0	
of which: Collaboralised by residential immovable property	1	1	0	۰	0		۰	0		0	0	0		0	0	0	1	1	0		0	0	۰	0	۰	0	0	0	0		0	
of which: Non-financial corporations	15	15	0	10	0		0	0	0	0	0	0		0	0	0	20	17	1	4	3	3	3			0	0		0		0	۰
of which: Small and Medium-sized Enterprises	15	15	0	10	0	۰	٥	0	0	0		0		0	0	0	20	17	1	4	3	3	3	0		0		0	0		۰	
of which: Collateralised by commercial immovable property	11	11	0	10	0		0	0	0	0		0		0	0	0	12	11		3	1	1	1	0		0		0	0		۰	

								As of 31,	/03/2021															As of 30	/05/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forbearance measures	Of which: Instruments with significant increase in coedit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposums wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- irrpained (Stage 2)		of which: exposures with forbearance measures	Of which: Unlikely to pe that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures wi 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: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures of forbearance measures		Non-purform	Of which: exposures with forbairance measures	Of which: Unitely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 chils	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1	0	0		1		1	0	0	0		0		0	1		1	1	0		1	0	1	0		0	0	0	0		1	0
of which: Households	۰	0			0			0	0			0				۰	0				0			0	۰			0				0
of which: Collateralised by residential immovable property	۰	0			0			0	0			0				۰	0	۰			۰			0	۰			0				0
of which: Non-financial corporations	1	0			1		1	0	0	0	0	0		0	1	0	1	1	0		1	0	1	0	۰	0		0	0	۰	1	0
of which: Small and Medium-sized Enterprises	1	0			1			0	0			0				0	1	۰			1			0	۰			0				0
of which: Collateralised by commercial immovable property		0			0				0			0					0				0			0	۰			0				