



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	HASPA Finanzholding
<b>LEI Code</b>	529900JZTYE3W7WQH904
<b>Country Code</b>	DE

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

## 2022 EU-wide Transparency Exercise

### Key Metrics

HASPA Finanzholding

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	4,705	4,700	4,744	4,741	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,705	4,700	4,744	4,741	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,720	4,715	4,760	4,757	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,720	4,715	4,760	4,757	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,984	4,980	5,037	5,040	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,984	4,980	5,037	5,040	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	30,260	30,846	31,345	31,421	C 02.00 (r0010,c0010)	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	30,260	30,846	31,345	31,421	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.55%	15.24%	15.14%	15.09%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.55%	15.24%	15.14%	15.09%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.60%	15.29%	15.19%	15.14%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.60%	15.29%	15.19%	15.14%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.47%	16.14%	16.07%	16.04%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.47%	16.14%	16.07%	16.04%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	53,806	54,452	54,973	66,886	C 47.00 (r0300,c0010)	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	8.77%	8.66%	8.66%	7.11%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

HASPA Finanzholding

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,720	4,715	4,760	4,757	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,720	4,715	4,760	4,757	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	53,806	54,452	54,973	66,886	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	53,806	54,452	54,973	66,886	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.77%	8.66%	8.66%	7.11%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.77%	8.66%	8.66%	7.11%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>4,984</b>	<b>4,980</b>	<b>5,037</b>	<b>5,040</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>4,705</b>	<b>4,700</b>	<b>4,744</b>	<b>4,741</b>	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4	4	4	4	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,908	3,908	3,944	3,944	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (d) and 30(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C.01.00 (0200,0050)	Articles 4(17) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	755	755	759	759	C.01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 30(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	70	70	72	73	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C.01.00 (0250,0050)	Articles 52 to 55 and 30(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5	-5	-3	-1	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 26(1) point (g) and 37 of CRR, Articles 4(15), 30(1) point (h) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	0	0	0	0	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(30), 26(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 26(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 26(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-1	-1	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-26	-29	-30	-37	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>16</b>	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	15	15	15	16	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,720</b>	<b>4,715</b>	<b>4,760</b>	<b>4,757</b>	C.01.00 (0505,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>265</b>	<b>265</b>	<b>277</b>	<b>283</b>	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	13	13	14	20	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	252	252	263	263	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>30,260</b>	<b>30,946</b>	<b>31,345</b>	<b>31,421</b>	C.02.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.02.00 (0010,0040)	-
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.55%</b>	<b>15.24%</b>	<b>15.14%</b>	<b>15.09%</b>	CA1 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.60%</b>	<b>15.29%</b>	<b>15.19%</b>	<b>15.14%</b>	CA1 (2)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.47%</b>	<b>16.14%</b>	<b>16.07%</b>	<b>16.04%</b>	CA2 (3)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>4,705</b>	<b>4,700</b>	<b>4,744</b>	<b>4,741</b>	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.55%</b>	<b>15.24%</b>	<b>15.14%</b>	<b>15.09%</b>	(D.1)/(B-B.1)	-
Memo Items	<b>F</b>	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	<b>F</b>	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	<b>F</b>	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	<b>F</b>	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-

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

## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

HASPA Finanzholding

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	27,366	27,802	28,474	28,561	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	27,366	27,802	28,474	28,561	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	701	682	566	569	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	33	36	37	28	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	129	293	274	269	C 02.00 (r0520, c0010)
Of which the standardised approach	129	293	274	269	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,031	2,031	1,995	1,995	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,031	2,031	1,995	1,995	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	30,260	30,846	31,345	31,421	

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

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

**2022 EU-wide Transparency Exercise**  
**P&L**  
HASPA Finanzholding

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	679	908	219	436
Of which debt securities income	9	12	3	6
Of which loans and advances income	573	732	179	357
Interest expenses	163	225	48	98
Of which deposits expenses	77	105	23	46
Of which debt securities issued expenses	11	14	3	7
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	29	39	4	12
Net Fee and commission income	269	359	105	195
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	8	10	2	0
Gains or (-) losses on financial assets and liabilities held for trading, net	3	3	1	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-19	-33	-34	-46
Gains or (-) losses from hedge accounting, net	4	6	2	5
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income / (expenses)	-96	-124	-21	-22
<b>TOTAL OPERATING INCOME, NET</b>	<b>716</b>	<b>944</b>	<b>231</b>	<b>481</b>
(Administrative expenses)	520	732	178	358
(Cash contributions to resolution funds and deposit guarantee schemes)	28	28	5	24
(Depreciation)	8	11	3	5
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	-2	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-2	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1)</sup>	0	0	0	0
Of which restructuring <sup>2)</sup>	0	-10	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	8	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	31	36	-1	32
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	7	1	3	5
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	13	24	8	12
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>138</b>	<b>153</b>	<b>51</b>	<b>70</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>55</b>	<b>46</b>	<b>26</b>	<b>22</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>55</b>	<b>46</b>	<b>26</b>	<b>22</b>
Of which attributable to owners of the parent	47	44	23	19

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

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

HASPA Finanzholding

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	13,129				11,676				11,759				11,913				IAS 1.54 (f)
Financial assets held for trading	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	0				0				0				0				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	86	0	0	0	65	0	0	0	62	0	0	0	69	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	51,297				52,290				53,032				53,665				
<b>TOTAL ASSETS</b>	<b>64,513</b>				<b>64,031</b>				<b>64,853</b>				<b>65,646</b>				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

HASPA Finanzholding

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	0	0	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	18	16	12	9	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	0	0	0	0	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	57,637	57,102	57,663	58,242	Accounting Directive art 8(3)
Derivatives – Hedge accounting	65	52	60	59	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,611	1,668	1,689	1,653	IAS 37.10; IAS 1.54(l)
Tax liabilities	12	11	16	8	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	288	299	509	775	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>59,631</b>	<b>59,149</b>	<b>59,949</b>	<b>60,745</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>4,882</b>	<b>4,882</b>	<b>4,905</b>	<b>4,901</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>64,513</b>	<b>64,031</b>	<b>64,853</b>	<b>65,646</b>	IAS 1.IG6

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



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

HASPA Finanzholding

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		83	68	72	68	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	9,180	9,066	9,044	9,023	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	2,384	1,301	2,395	2,510	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,458	455	1,039	983	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,363	1,987	2,516	2,225	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	571	323	688	443	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	7,458	7,362	7,123	7,220	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,216	1,200	983	1,014	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,289	6,752	6,532	6,516	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,098	6,561	6,337	6,318	ECB/2013/33 Annex 2.Part 2.9.1
	Households	25,947	26,631	26,062	26,691	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	15,748	16,317	15,691	16,299	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		4,016	4,000	3,990	4,052	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		1	1	1	4	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>57,720</b>	<b>57,170</b>	<b>57,735</b>	<b>58,309</b>	

## 2022 EU-wide Transparency Exercise

Market Risk  
HASPA Finanzholding

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	15	17	0	0	0	0						0	0	0	0							0
Of which: General risk	15	17	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	114	276	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>129</b>	<b>293</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	15	18	0	0	0	0						0	0	0	0							0
Of which: General risk	15	17	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	2	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	259	251	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>274</b>	<b>269</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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 OV1 template.

## 2022 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

HASPA Finanzholding

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	11,834	11,853	0		10,317	10,339	0	
	Regional governments or local authorities	4,997	5,842	1		5,247	6,263	2	
	Public sector entities	1,618	1,195	27		1,875	1,072	24	
	Multilateral Development Banks	191	191	0		191	191	0	
	International Organisations	90	90	0		91	91	0	
	Institutions	3,186	3,396	355		3,268	3,448	362	
	Corporates	16,538	13,115	12,010		16,698	13,506	12,355	
	of which: SME	6,450	5,454	4,432		6,436	5,468	4,443	
	Retail	12,099	6,382	4,464		12,199	6,460	4,513	
	of which: SME	3,590	1,815	1,040		3,699	1,869	1,070	
	Secured by mortgages on immovable property	20,068	19,965	7,045		19,905	19,808	6,992	
	of which: SME	7,730	7,682	2,430		7,700	7,653	2,426	
	Exposures in default	240	159	190	55	236	163	199	45
	Items associated with particularly high risk	1,251	1,053	1,580		1,283	1,071	1,607	
	Covered bonds	68	68	2		108	108	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,511	1,500	1,388		1,545	1,537	1,431		
Equity	627	627	829		623	623	827		
Other exposures	841	841	174		854	854	171		
	<b>Standardised Total <sup>2</sup></b>	<b>75,160</b>	<b>66,278</b>	<b>28,066</b>	<b>115</b>	<b>74,440</b>	<b>65,534</b>	<b>28,484</b>	<b>106</b>

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

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

## 2022 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

HASPA Finanzholding

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	10,518	10,541	0		10,549	10,576	0	
	Regional governments or local authorities	5,344	6,357	3		5,388	6,400	3	
	Public sector entities	1,813	1,009	25		1,969	1,184	24	
	Multilateral Development Banks	188	188	0		200	200	0	
	International Organisations	90	90	0		231	231	0	
	Institutions	3,497	3,671	355		3,421	3,758	390	
	Corporates	17,025	13,844	12,728		17,377	13,987	12,863	
	of which: SME	6,320	5,359	4,343		6,396	5,372	4,351	
	Retail	12,215	6,505	4,544		12,040	6,449	4,509	
	of which: SME	3,690	1,884	1,079		3,594	1,844	1,055	
	Secured by mortgages on immovable property	19,947	19,853	7,028		19,948	19,847	7,029	
	of which: SME	7,600	7,552	2,391		7,537	7,484	2,365	
	Exposures in default	232	148	176	59	232	149	178	58
	Items associated with particularly high risk	1,448	1,167	1,751		1,419	1,166	1,750	
	Covered bonds	189	189	7		276	276	17	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,553	1,548	1,394		1,540	1,535	1,344	
Equity	628	628	837		628	628	844		
Other exposures	852	852	192		840	840	177		
	<b>Standardised Total <sup>2</sup></b>	<b>75,538</b>	<b>66,590</b>	<b>29,038</b>	<b>119</b>	<b>76,058</b>	<b>67,227</b>	<b>29,129</b>	<b>118</b>

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

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

## 2022 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

HASPA Finanzholding

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
<b>IRB Total <sup>2</sup></b>			<b>0</b>				<b>0</b>				

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

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

## 2022 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

HASPA Finanzholding

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
<b>IRB Total <sup>2</sup></b>			<b>0</b>				<b>0</b>				

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

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













**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

HASPA Finanzholding

As of 31/12/2021

(min EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Africa															
	Others															
	<b>Total</b>	<b>140</b>	<b>140</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP













**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

HASPA Finanzholding

As of 30/06/2022

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Africa																
	Others																
																	6

**Notes and definitions**

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
HASFA Finanzholding

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Collaterals and financial guarantees received on non-performing exposures							
			Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3					
<b>Cash balances at central banks and other demand deposits</b>	12,463	0	0	0	0	0	0	0	0	0	10,992	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	7,594	0	0	0	0	0	0	0	0	7,884	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,057	0	0	0	0	0	0	0	0	5,307	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,439	0	0	0	0	0	0	0	0	2,471	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	189	0	0	0	0	0	0	0	0	106	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	41,480	10	224	222	0	357	64	0	125	42,003	9	220	217	0	357	61	0	124	0	124	0	124
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	931	0	0	0	0	0	0	0	0	1,246	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,404	0	0	0	0	0	0	0	0	1,497	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,054	0	4	4	0	17	4	0	0	2,148	0	3	3	0	19	3	0	0	0	0	0	0
Non-financial corporations	14,409	0	93	93	0	127	48	0	30	14,476	0	90	90	0	132	48	0	29	0	29	0	29
of which: small and medium-sized enterprises	8,620	0	50	50	0	77	29	0	17	8,637	0	52	52	0	80	26	0	17	0	17	0	17
of which: Loans collateralised by commercial immovable property	4,415	0	14	14	0	39	1	0	10	4,501	0	14	14	0	41	1	0	12	0	12	0	12
Households	22,606	10	127	125	0	214	12	0	95	22,666	9	126	124	0	206	10	0	99	0	99	0	99
of which: Loans collateralised by residential immovable property	14,918	8	69	68	0	135	3	0	62	14,789	6	68	65	0	139	2	0	61	0	61	0	61
of which: Credit for consumption	291	1	6	6	0	3	2	0	0	272	1	5	5	0	2	1	0	0	0	0	0	0
<b>DEBT INSTRUMENTS OTHER THAN MTF</b>	61,545	10	224	222	0	357	64	0	125	60,880	9	220	217	0	357	61	0	124	0	124	0	124
<b>OFF-BALANCE SHEET EXPOSURES</b>	11,030		20	20	0	0	2	0	7	11,165		21	21	0	1	2	0	7	0	7	0	7

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47(2)(3) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROBEP framework (point 16 of F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - 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 FROBEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

**2022 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
 HASPA Finanzholding

	As of 31/03/2022											As of 30/06/2022															
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due > 30 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>									Of which performing but past due > 30 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>									
		Of which: defaulted	Of which Stage 3			Of which Stage 3									Of which: defaulted	Of which Stage 3			Of which: defaulted					Of which Stage 3			
<b>Cash balances at central banks and other demand deposits</b>	<b>11,100</b>	0	0	0	0	0	0	0	0	0	0	<b>11,251</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>8,046</b>	0	0	0	0	0	0	0	0	0	0	<b>8,454</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,395	0	0	0	0	0	0	0	0	0	0	5,388	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	2,545	0	0	0	0	0	0	0	0	0	0	2,749	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	195	0	0	0	0	0	0	0	0	0	0	117	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>42,877</b>	<b>13</b>	<b>219</b>	<b>217</b>	<b>0</b>	<b>347</b>	<b>65</b>	<b>0</b>	<b>122</b>	<b>42,797</b>	<b>14</b>	<b>218</b>	<b>217</b>	<b>0</b>	<b>380</b>	<b>62</b>	<b>0</b>	<b>124</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,152	0	0	0	0	0	0	0	0	1,171	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	1,510	0	0	0	0	0	0	0	0	1,454	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	2,120	0	3	3	0	20	3	0	0	2,079	0	3	3	0	20	3	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	14,818	0	88	88	0	140	49	0	27	15,045	1	84	84	0	145	46	0	25	0	0	0	0	0	0	25	0	
of which: small and medium-sized enterprises	8,517	0	50	50	0	80	27	0	17	8,547	1	49	49	0	81	26	0	14	0	0	0	0	0	0	0	14	0
of which: Loans collateralised by commercial immovable property	4,560	0	15	15	0	46	1	0	13	4,403	0	11	11	0	48	1	0	16	0	0	0	0	0	0	0	16	0
Households	22,877	13	127	126	0	186	52	0	95	23,045	12	131	130	0	215	51	0	99	0	0	0	0	0	0	0	99	0
of which: Loans collateralised by residential immovable property	14,797	9	67	66	0	117	2	0	61	14,790	8	69	68	0	116	2	0	61	0	0	0	0	0	0	0	61	0
of which: Credit for consumption	279	1	7	7	0	3	3	0	0	282	1	6	6	0	3	2	0	6	0	0	0	0	0	0	0	6	0
<b>DEBT INSTRUMENTS other than HPT</b>	<b>61,723</b>	<b>13</b>	<b>219</b>	<b>217</b>	<b>0</b>	<b>347</b>	<b>65</b>	<b>0</b>	<b>122</b>	<b>62,502</b>	<b>14</b>	<b>218</b>	<b>217</b>	<b>0</b>	<b>380</b>	<b>62</b>	<b>0</b>	<b>124</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>11,270</b>		<b>18</b>	<b>18</b>	<b>0</b>	<b>6</b>	<b>2</b>	<b>0</b>	<b>7</b>	<b>11,181</b>		<b>18</b>	<b>18</b>	<b>0</b>	<b>5</b>	<b>2</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

(1) For the definition of non-performing exposure please refer to Article 47N(3) of Regulation (EU) No 375/2013 (CRD)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HPT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Parameters (Annexes F: 18.01 / F: 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

## 2022 EU-wide Transparency Exercise

### Forborne exposures

HASPA Finanzholding

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	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	
<b>Loans and advances (including at amortised cost and fair value)</b>	550	95	37	33	407	47	528	92	37	33	395	45
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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	311	58	32	30	234	21	294	56	33	31	224	20
of which: small and medium-sized enterprises	203	36	21	19	155		194	30	17	16	154	
Households	239	37	5	3	172	26	234	36	5	3	170	26
<b>DEBT INSTRUMENTS other than HFT</b>	550	95	37	33	407		528	92	37	33	395	
<b>Loan commitments given</b>	23	4	0	0	1	0	22	5	0	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> 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 5% or above.

## 2022 EU-wide Transparency Exercise

### Forborne exposures

#### HASPA Finanzholding

	As of 31/03/2022						As of 30/06/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	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	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	464	92	38	34	341	46	374	89	34	31	276	46	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	264	55	33	31	202	19	223	51	30	28	172	17	
of which: small and medium-sized enterprises	171	30	17	16	135	14	146	28	16	15	116	14	
Households	199	37	5	3	139	27	150	39	4	3	104	29	
DEBT INSTRUMENTS other than HFT	464	92	38	34	341	46	374	89	34	31	276	46	
Loan commitments given	17	3	0	0	1	0	16	2	0	0	0	0	
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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 5% or above.

**2022 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 HASPA Finanzholding

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	26	0	0	26	0	0	36	0	0	36	1	0	36	0	0	36	1	0	35	0	0	35	1	0
B Mining and quarrying	30	0	0	30	0	0	28	0	0	28	0	0	28	0	0	26	0	0	26	0	0	26	0	0
C Manufacturing	446	13	13	446	12	0	425	13	13	425	11	0	433	12	12	441	12	0	441	12	12	441	12	0
D Electricity, gas, steam and air conditioning supply	572	13	13	572	13	0	376	11	11	376	13	0	379	11	11	379	13	0	363	11	11	363	13	0
E Water supply	134	0	0	134	2	0	141	0	0	141	2	0	138	0	0	138	2	0	139	0	0	139	2	0
F Construction	672	3	3	672	8	0	726	3	3	726	8	0	792	3	3	792	9	0	839	3	3	839	9	0
G Wholesale and retail trade	866	32	32	866	24	0	861	37	37	861	28	0	927	37	37	927	31	0	1,041	36	36	1,041	32	0
H Transport and storage	388	3	3	388	5	0	380	4	4	380	5	0	401	5	5	401	6	0	402	3	3	402	5	0
I Accommodation and food service activities	131	2	2	131	2	0	137	1	1	137	2	0	125	1	1	125	2	0	126	1	1	126	2	0
J Information and communication	95	3	3	95	2	0	97	2	2	97	2	0	89	2	2	89	2	0	91	2	2	91	2	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	9,021	10	10	9,021	79	0	9,333	6	6	9,333	85	0	9,508	5	5	9,508	87	0	9,650	3	3	9,650	89	0
M Professional, scientific and technical activities	1,156	7	7	1,156	15	0	1,009	4	4	1,009	11	0	979	3	3	979	12	0	978	4	4	978	12	0
N Administrative and support service activities	509	2	2	509	5	0	567	2	2	567	5	0	533	2	2	533	6	0	524	2	2	524	6	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	35	2	2	35	2	0	20	2	2	20	2	0	30	2	2	30	2	0	32	2	2	32	2	0
Q Human health services and social work activities	137	0	0	137	1	0	131	0	0	131	1	0	128	0	0	128	1	0	126	0	0	126	1	0
R Arts, entertainment and recreation	55	3	3	55	1	0	55	3	3	55	1	0	56	3	3	56	1	0	56	2	2	56	1	0
S Other services	135	1	1	135	2	0	135	2	2	135	2	0	167	2	2	167	3	0	170	2	2	170	3	0
Loans and advances	14,402	93	93	14,402	175	0	14,426	90	90	14,426	180	0	14,818	88	88	14,818	190	0	15,045	84	84	15,045	193	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.