



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Banco de Crédito Social Cooperativo
<b>LEI Code</b>	95980020140005881190
<b>Country Code</b>	ES

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.

## 2024 EU-wide Transparency Exercise

### Key Metrics

Banco de Crédito Social Cooperativo

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	3,407	3,468	3,513	3,547	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	3,398	3,448	3,502	3,542	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,407	3,468	3,513	3,547	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	3,398	3,448	3,502	3,542	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,007	4,068	4,113	4,147	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	3,998	4,047	4,102	4,142	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	25,375	25,425	25,309	25,629	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	25,376	25,426	25,310	25,630	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	13.43%	13.64%	13.88%	13.84%	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	13.39%	13.56%	13.84%	13.82%	(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	13.43%	13.64%	13.88%	13.84%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.39%	13.56%	13.84%	13.82%	(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	15.79%	16.00%	16.25%	16.18%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.76%	15.92%	16.21%	16.16%	(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	58,703	58,603	58,925	59,335	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	5.80%	5.92%	5.96%	5.98%	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

Banco de Crédito Social Cooperativo

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,407	3,468	3,513	3,547	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	3,398	3,448	3,502	3,542	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	58,703	58,603	58,925	59,335	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	58,694	58,582	58,914	59,329	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.80%	5.92%	5.96%	5.98%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.79%	5.88%	5.94%	5.97%	[A.2]/[B.2]	

		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	<b>OWN FUNDS</b>	<b>4,607</b>	<b>4,068</b>	<b>4,113</b>	<b>4,347</b>	C:01.00 (0101),(0103)	Article 41 (1) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,487</b>	<b>3,468</b>	<b>3,513</b>	<b>3,547</b>	C:01.00 (0101),(0103)	Article 52 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,518	3,533	3,562	3,578	C:01.00 (0101),(0103)	Article 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	404	428	426	462	C:01.00 (0101),(0103)	Article 36(1) point (c), 36(1) point (g) and (h) of CRR
	A.1.3	Accumulated other comprehensive income	-57	-35	-36	-30	C:01.00 (0101),(0103)	Article 41(10), 26(1) point (a) and 38 (1) point (i) of CRR
	A.1.4	Other Reserves	45	45	45	45	C:01.00 (0101),(0103)	Article 41(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C:01.00 (0101),(0103)	Article 41(11), 26(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C:01.00 (0101),(0103)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	8	5	10	4	C:01.00 (0101),(0103)	Article 32 to 35 and 38 (1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-176	-188	-167	-179	C:01.00 (0101),(0103) + C:01.00 (0104),(0105)	Article 41(13), 36(1) point (b) and 37 of CRR; Article 41(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-267	-277	-277	-276	C:01.00 (0101),(0103)	Article 36(1) point (c) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C:01.00 (0101),(0103)	Article 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C:01.00 (0101),(0103)	Article 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C:01.00 (0101),(0103)	Article 41(12), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over T1 Capital	0	0	0	0	C:01.00 (0101),(0103)	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	-2	-2	-2	0	C:01.00 (0101),(0103) + C:01.00 (0104),(0105) + C:01.00 (0107),(0108) + C:01.00 (0107),(0108) + C:01.00 (0107),(0108)	Article 42(6), 36(1) point (h) (i) and (ii) of CRR; Article 36(1) point (h) (ii), 34(2) point (b), 244(1) point (b) and 250 of CRR; Article 36(1) point (h) (iii) and 270(2) of CRR; Article 36(1) point (i), (ii) and 131(b) of CRR and Article 36(1) point (i) and 131(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-2	-2	-2	0	C:01.00 (0101),(0103)	Article 36(1) point (h) (ii), 34(2) point (b), 244(1) point (b) and 250 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities whose the institution does not have a significant investment	0	0	0	0	C:01.00 (0101),(0103)	Article 42(7), 36(1) point (i), 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 (0101),(0103)	Article 36(1) point (c) and 38 of CRR; Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities whose the institution has a significant investment	0	0	0	0	C:01.00 (0101),(0103)	Article 42(7), 36(1) point (i), 43 to 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C:01.00 (0101),(0103)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-6	-5	-5	-8	C:01.00 (0101),(0103)	Article 36(1) point (m) and Article 67C of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C:01.00 (0101),(0103)	Article 36(1) point (n) and Article 132(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C:01.00 (0101),(0103)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-41	-32	-28	-28	C:01.00 (0101),(0103)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-29	-26	-26	-25	C:01.00 (0101),(0103)	-
	A.1.21	Transitional adjustments	8	21	11	6	PAR (1.1.6 + 1.1.3.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C:01.00 (0101),(0103)	Article 40(1) to (5), and 68 to 67 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C:01.00 (0101),(0103)	Article 479 and 483 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	8	21	11	6	C:01.00 (0101),(0103)	Article 40 to 47, 479 and 483 of CRR
	A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C:01.00 (0101),(0103)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C:01.00 (0104),(0105) + C:01.00 (0107),(0108)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C:01.00 (0104),(0105)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C:01.00 (0104),(0105) + C:01.00 (0107),(0108) + C:01.00 (0107),(0108) + C:01.00 (0107),(0108) + C:01.00 (0107),(0108)	-
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C:01.00 (0104),(0105) + C:01.00 (0107),(0108) + C:01.00 (0107),(0108)	-
	A.3	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,487</b>	<b>3,468</b>	<b>3,513</b>	<b>3,547</b>	C:01.00 (0101),(0103)	Article 71 of CRR
	A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>600</b>	<b>600</b>	<b>600</b>	<b>600</b>	C:01.00 (0104),(0105)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	600	600	600	600	C:01.00 (0104),(0105) + C:01.00 (0107),(0108)	-
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C:01.00 (0104),(0105) + C:01.00 (0107),(0108) + C:01.00 (0107),(0108) + C:01.00 (0107),(0108) + C:01.00 (0107),(0108) + C:01.00 (0107),(0108)	-
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C:01.00 (0104),(0105) + C:01.00 (0107),(0108) + C:01.00 (0107),(0108)	-
	OWN FUNDS REQUIREMENTS	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>25,375</b>	<b>25,425</b>	<b>25,309</b>	<b>25,629</b>	C:01.00 (0101),(0103)
B.1		Of which: Transitional adjustments included	-1	-1	0	-2	C:01.00 (0101),(0103)	-
CAPITAL RATIOS (%) Transitional period	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.43%</b>	<b>13.64%</b>	<b>13.88%</b>	<b>13.84%</b>	CA1(I)	-
	C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.43%</b>	<b>13.64%</b>	<b>13.88%</b>	<b>13.84%</b>	CA1(II)	-
	C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>15.79%</b>	<b>16.00%</b>	<b>16.25%</b>	<b>16.18%</b>	CA3(I)	-
CET1 Capital Fully loaded	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>3,388</b>	<b>3,448</b>	<b>3,562</b>	<b>3,542</b>	A.1.A.1.13.A.1.13.MNU.2.A.1.13.A.2.2.A.4.MNU.A.1.13.A.3.10.16	-
	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.39%</b>	<b>13.66%</b>	<b>13.84%</b>	<b>13.82%</b>	CR 1(I) (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	21	11	6	C:01.00 (0101),(0103)	-
	F	Adjustments to AT1s due to IFRS 9 transitional arrangements	0	0	0	0	C:01.00 (0101),(0103)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C:01.00 (0101),(0103)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-1	-1	0	-2	C:01.00 (0101),(0103)	-

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

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Overview of Risk exposure amounts

Banco de Crédito Social Cooperativo

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	23,431	23,207	23,265	23,533	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 (r0490, c0010)
Of which the standardised approach	23,431	23,207	23,265	23,533	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>	53	53	34	40	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 (r0490, c0010)
Credit valuation adjustment - CVA	242	232	75	91	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	41	38	39	69	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	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, c0010)*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	1,608	1,895	1,895	1,895	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,608	1,895	1,895	1,895	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	25,375	25,425	25,309	25,629	

<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.

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P&L

Banco de Crédito Social Cooperativo

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,336	1,876	561	1,120
Of which debt securities income	205	275	51	126
Of which loans and advances income	903	1,277	396	798
Interest expenses	568	813	255	506
(Of which deposits expenses)	395	560	171	335
(Of which debt securities issued expenses)	88	130	46	93
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	5	1	3
Net Fee and commission income	202	271	68	150
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	-34	-40	-4	-5
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	8	12	7	9
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	1	0	1
Net other operating income /(expenses)	10	11	-3	-5
<b>TOTAL OPERATING INCOME, NET</b>	<b>959</b>	<b>1,323</b>	<b>375</b>	<b>766</b>
(Administrative expenses)	431	578	153	320
(Cash contributions to resolution funds and deposit guarantee schemes)	46	64	0	0
(Depreciation)	55	75	20	40
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	56	73	45	103
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	1	-1	1
(Other provisions)	56	72	46	103
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	174	258	56	95
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	174	258	56	95
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	103	152	-1	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 subsidiaries, joint ventures and associates	35	45	10	22
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-22	-26	-8	-22
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>106</b>	<b>142</b>	<b>104</b>	<b>208</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>93</b>	<b>127</b>	<b>87</b>	<b>174</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>93</b>	<b>127</b>	<b>87</b>	<b>174</b>
Of which attributable to owners of the parent	93	127	87	174

<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."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Banco de Crédito Social Cooperativo

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	4,850				3,671				3,783				4,077				IAS 1.54 (f)	
Financial assets held for trading	1	0	1	0	1	0	1	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	480	32	7	441	484	34	7	443	475	18	7	450	477	19	7	452	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	874	739	0	135	886	751	0	135	677	541	0	136	282	143	0	139	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	48,053				49,282				49,444				50,005				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	3,726	0	3,726	0	2,958	0	2,958	0	2,898	0	2,898	0	3,184	0	3,184	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>	2,981				2,879				2,854				2,885					
<b>TOTAL ASSETS</b>	<b>60,968</b>				<b>60,156</b>				<b>60,132</b>				<b>60,911</b>				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</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>			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	775	0	0	-3	0	0	776	0	0	-3	0	0	562	0	0	-3	0	0	361	0	0	-3	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	0	Annex V Part 1.32, 44(b)
Financial assets at amortised cost	Debt securities	11,317	0	10	-3	0	-9	12,186	0	0	-3	0	0	12,170	0	0	-3	0	0	12,041	0	0	-3	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	34,376	2,114	843	-154	-102	-347	34,373	2,021	773	-137	-130	-309	34,510	2,574	765	-141	-134	-305	35,179	2,541	776	-91	-142	-303	Annex V Part 1.32, 44(b)

<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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco de Crédito Social Cooperativo

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	1	1	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	56,155	55,239	55,304	55,747	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	142	142	135	142	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	70	78	116	126	IAS 37.10; IAS 1.54(l)
Tax liabilities	72	84	85	85	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	586	603	372	617	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>57,026</b>	<b>56,148</b>	<b>56,013</b>	<b>56,718</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>3,939</b>	<b>4,009</b>	<b>4,119</b>	<b>4,193</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>60,965</b>	<b>60,156</b>	<b>60,132</b>	<b>60,911</b>	IAS 1.IG6

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



2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banco de Crédito Social Cooperativo

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		142	143	135	142	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	2,820	969	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	6,009	5,471	4,411	4,516	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,826	4,884	4,112	4,285	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,567	3,771	4,455	2,985	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	35	125	137	137	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	341	376	331	322	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	79	128	97	105	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,544	10,011	10,000	10,640	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,322	8,582	8,512	9,031	ECB/2013/33 Annex 2.Part 2.9.1
	Households	27,178	27,861	28,737	29,608	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	22,465	22,263	22,413	22,910	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,392	3,400	4,010	4,037	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		623	601	608	616	Annex V.Part 1.37
Other financial liabilities		4,303	3,379	3,359	3,640	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>56,298</b>	<b>55,382</b>	<b>55,439</b>	<b>55,890</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
Banco de Crédito Social Cooperativo

	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 (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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 (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023									
Traded Debt Instruments	0	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							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0	0							0
Equities	0	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							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024									
Traded Debt Instruments	0	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							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0	0							0
Equities	0	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							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	26,797	18,544	1,120		18,207	18,027	1,094	
	Regional governments or local authorities	2,772	2,229	0		3,141	2,949	0	
	Public sector entities	762	882	289		796	721	302	
	Multi-lateral Development Banks	0	123	0		0	120	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,089	2,188	434		2,039	2,238	421	
	Corporates	15,444	10,935	10,112		13,789	11,071	10,294	
	of which: SME	3,871	3,121	2,629		3,797	3,029	2,529	
	Retail	7,975	5,125	5,121		7,721	5,021	5,045	
	of which: SME	6,302	4,211	2,471		6,109	4,124	2,367	
	Secured by mortgages on immovable property	10,462	14,471	3,362		10,268	13,232	3,128	
	of which: SME	5,111	5,248	1,769		5,299	5,239	1,769	
	Reserves in default	1,120	621	682	302	1,044	592	621	323
	Risks associated with particular high risk	434	271	407		434	236	338	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIS)	138	138	118		138	138	118		
Equity	138	138	275		117	117	221		
Other resources	2,687	2,207	1,947		2,621	2,121	1,823		
Standardised total <sup>4</sup>	54,494	38,693	23,464	1,111	54,473	38,474	23,290	1,811	

<sup>1</sup> Original exposure, unless 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 unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected over the following risk: Countries of counterparty covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	8,203	12,953	1,127		8,233	9,913	1,051	
	Regional governments or local authorities	2,718	2,179	0		3,087	2,819	0	
	Public sector entities	678	595	267		753	628	282	
	Multi-lateral Development Banks	0	123	0		0	120	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,361	1,923	392		2,369	1,923	398	
	Corporates	12,281	8,884	8,144		11,641	9,026	8,271	
	of which: SME	3,863	3,108	2,618		3,773	3,023	2,518	
	Retail	7,922	5,123	5,123		7,688	5,026	5,026	
	of which: SME	6,208	4,207	2,417		6,102	4,118	2,364	
	Secured by mortgages on immovable property	10,278	14,211	3,273		10,246	13,079	3,229	
	of which: SME	5,057	5,207	1,881		5,241	5,184	1,887	
	Reserves in default	1,117	631	674	302	1,039	599	621	317
	Risks associated with particular high risk	430	246	275		430	246	298	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIS)	82	82	41		81	44	42		
Equity	188	188	275		188	188	222		
Other resources	2,688	2,208	1,947		2,621	2,121	1,823		
Standardised total <sup>4</sup>	54,494	38,693	23,464	1,807	54,473	38,474	23,290	1,879	

<sup>1</sup> Original exposure, unless 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> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	7,471	7,477	0		7,262	7,267	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multi-lateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22	22	19		23	23	18	
	Corporates	90	81	94		93	83	96	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	1	1	0		1	1	0	
	Reserves in default	44	44	1		44	44	1	
	Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised total <sup>4</sup>	7,515	7,528	1	1	7,323	7,346	1	1	

<sup>1</sup> Original exposure, unless 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> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Consolidated data	Central governments or central banks	10,200	10,214	1,100	10,014	10,130	1,101	
	Regional governments or local authorities	1,111	1,207	1	1,148	1,204	1	
	Public sector entities	816	725	308	838	765	318	
	Multilateral Development Banks	0	263	0	0	262	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	13,444	12,217	282	13,132	12,384	412	
	Corporates	13,941	11,394	10,280	14,137	11,396	10,543	
	of which: SME	13,932	11,384	10,280	14,137	11,396	10,543	
	of which: SME	13,932	11,384	10,280	14,137	11,396	10,543	
	of which: SME	13,932	11,384	10,280	14,137	11,396	10,543	
	Secured by mortgages on immovable property	10,110	10,052	2,336	10,276	10,194	2,335	
	of which: SME	10,110	10,052	2,336	10,276	10,194	2,335	
	Exposures in default	1,607	854	805	1,603	854	805	344
	Items associated with particular high risk	418	284	440	402	271	347	
	Covered bonds	0	202	40	0	202	42	
Claims on institutions and corporates with a ST credit assessment	117	213	117	117	213	117		
Collective investments undertakings (CIU)	124	124	141	131	131	152		
Other exposures	2,933	2,978	1,452	2,927	2,963	1,475		
Standardised Total <sup>2</sup>	64,777	58,725	23,280	65,269	59,263	23,623	871	

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

(2) Standardised Total does not include the securitisation portfolio in the results prior to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following criteria: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
SPAIN	Central governments or central banks	0,552	0,461	1,101	0,395	0,475	1,100	
	Regional governments or local authorities	2,033	2,073	0	2,078	2,038	0	
	Public sector entities	732	628	288	753	659	286	
	Multilateral Development Banks	0	301	0	0	302	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	2,399	1,880	262	2,724	2,380	279	
	Corporates	14,803	10,964	10,448	15,964	10,305	10,602	
	of which: SME	14,803	10,964	10,448	15,964	10,305	10,602	
	of which: SME	14,803	10,964	10,448	15,964	10,305	10,602	
	of which: SME	14,803	10,964	10,448	15,964	10,305	10,602	
	Secured by mortgages on immovable property	10,182	10,007	5,312	10,245	10,104	5,339	
	of which: SME	10,182	10,007	5,312	10,245	10,104	5,339	
	Exposures in default	1,952	811	847	1,949	803	831	343
	Items associated with particular high risk	265	271	408	278	268	312	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	72	42	40	65	41	40		
Other exposures	123	123	243	128	128	258		
Standardised Total <sup>2</sup>	20,151	17,075	14,022	20,267	17,961	14,975	962	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
ITALY	Central governments or central banks	7,766	7,769	0	7,860	7,869	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	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	0	0	0	0	0	0	
	Corporates	121	92	99	123	109	109	
	of which: SME	121	92	99	123	109	109	
	of which: SME	121	92	99	123	109	109	
	of which: SME	121	92	99	123	109	109	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	1	1	0	1	1	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	4	4	4	4	4	4		
Other exposures	123	123	243	128	128	258		
Standardised Total <sup>2</sup>	8,014	8,019	246	8,015	8,002	262	0	

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Crédito Social Cooperativo

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		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		
(min 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										
IRB Total <sup>2</sup>			0					0			

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Crédito Social Cooperativo

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		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		
(min 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											
IRB Total <sup>2</sup>			0					0			

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

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













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Banco de Crédito Social Cooperativo

As of 31/12/2023

(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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	2

**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 Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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 eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Banco de Crédito Social Cooperativo

As of 30/06/2024

(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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	1

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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

	As of 30/09/2023										As of 31/12/2023											
	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 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which: defaulted		Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>		Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>		
mil EUR																						
Cash balances at central banks and other demand deposits	4,590	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	12,142	0	18	18	18	6	9	6	9	0	13,084	0	6	6	6	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	11,303	0	0	0	0	0	0	0	0	0	12,138	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	312	0	0	0	0	0	0	0	0	0	331	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	226	0	0	0	0	0	1	0	1	0	226	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	299	0	10	10	10	0	9	9	9	0	308	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	37,778	170	1,187	1,158	842	238	368	347	660	38,115	193	1,082	1,071	773	245	331	308	607				
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	2,360	0	0	0	0	0	0	0	0	2,660	1	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	868	0	0	0	0	0	0	0	0	1,048	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,563	0	0	0	0	0	0	0	0	1,588	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	16,027	41	622	618	487	133	201	193	322	15,993	61	612	608	489	129	209	200	304				
of which: small and medium-sized enterprises	8,709	39	591	589	472	87	196	189	305	8,423	56	554	553	450	91	196	187	281				
of which: Loans collateralised by commercial immovable property	2,884	11	262	262	198	29	84	81	162	3,004	11	221	221	168	30	64	61	142				
Households	10,981	128	544	540	355	102	164	154	338	10,818	131	470	461	284	113	121	109	301				
of which: Loans collateralised by residential immovable property	13,303	109	387	383	242	83	98	90	279	13,129	104	318	314	175	90	60	51	249				
of which: Credit for consumption	318	1	10	10	8	1	5	5	0	523	4	21	21	17	3	9	9	5				
DEBT INSTRUMENTS other than HFT	54,420	170	1,177	1,160	865	244	374	355	660	54,391	193	1,082	1,071	773	251	331	308	607				
OFF-BALANCE SHEET EXPOSURES	6,782		17	17	4	4	3	3	4	6,666		16	16	2	2	3	3	4				

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> 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.

<sup>3)</sup> 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 HFT 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2024 EU-wide Transparency Exercise

Forborne exposures

Banco de Crédito Social Cooperativo

	As of 30/09/2023						As of 31/12/2023						
	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>1</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)													
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
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	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
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	1,221	520	231	187	751	285	1,185	442	198	151	755	243	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	0	0	0	0
Non-financial corporations	723	254	126	95	416	131	745	246	121	87	446	128	
of which: small and medium-sized enterprises	596	239	120	92	362		586	229	111	84	380		
Households	495	265	104	92	335	154	438	195	76	63	309	115	
DEBT INSTRUMENTS other than HFT	1,221	520	231	187	751		1,185	442	198	151	755		
Loan commitments given	28	0	0	0	22	0	40	0	0	0	33	0	
QUALITY OF FORBEARANCE <sup>2</sup>													
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.

2024 EU-wide Transparency Exercise

Forborne exposures

Banco de Crédito Social Cooperativo

	As of 31/03/2024						As of 30/06/2024					
	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
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)	1,247	446	200	148	792	249	1,215	454	205	151	774	251
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	1	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	1	0	0	0	0	0
Non-financial corporations	796	244	125	87	469	124	774	259	138	97	451	124
of which: small and medium-sized enterprises	595	222	110	81	373		580	214	109	78	357	
Households	450	201	74	61	322	124	439	194	66	53	322	126
DEBT INSTRUMENTS other than HFT	1,247	446	200	148	792		1,215	454	205	151	774	
Loan commitments given	41	0	0	0	35	0	56	0	0	0	40	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</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.

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Banco de Crédito Social Cooperativo

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	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-performing	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-performing	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-performing	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>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,866	75	75	1,866	36	0	1,887	94	94	1,887	44	0	1,817	96	95	1,817	45	0	1,727	94	94	1,727	49	0
B Mining and quarrying	26	3	3	26	1	0	25	3	3	25	2	0	24	5	5	24	2	0	23	5	5	23	2	0
C Manufacturing	3,432	78	78	3,432	46	0	3,344	73	73	3,344	48	0	3,314	70	70	3,314	47	0	3,446	91	90	3,446	53	0
D Electricity, gas, steam and air conditioning supply	372	2	2	372	2	0	375	2	2	375	2	0	380	3	3	380	2	0	387	12	12	387	8	0
E Water supply	174	2	2	174	2	0	184	2	2	184	2	0	180	3	3	180	2	0	200	3	3	200	2	0
F Construction	548	104	104	548	51	0	893	84	84	893	45	0	934	84	84	934	46	0	934	88	88	934	47	0
G Wholesale and retail trade	3,040	143	143	3,040	64	0	3,076	156	154	3,076	82	0	2,951	158	155	2,951	81	0	2,939	159	152	2,939	90	0
H Transport and storage	1,000	23	23	1,000	16	0	1,118	23	23	1,118	19	0	1,114	25	25	1,114	11	0	1,106	19	19	1,106	11	0
I Accommodation and food service activities	736	67	66	736	29	0	731	66	66	731	29	0	751	105	105	751	33	0	745	67	67	745	32	0
J Information and communication	228	4	4	228	2	0	219	4	4	219	3	0	231	4	4	231	3	0	233	3	3	233	2	0
K Financial and insurance activities	1,489	3	3	1,489	4	0	1,623	3	3	1,623	6	0	1,720	1	1	1,720	4	0	1,706	5	5	1,706	6	0
L Real estate activities	820	77	77	820	46	0	820	64	63	820	39	0	826	66	66	826	43	0	824	59	59	824	36	0
M Professional, scientific and technical activities	805	13	13	805	6	0	727	13	13	727	7	0	768	12	12	768	8	0	696	12	12	696	7	0
N Administrative and support service activities	419	6	6	419	2	0	387	7	7	387	4	0	411	6	6	411	4	0	541	6	6	541	4	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	1	0	0	1	0	0
P Education	180	3	3	180	1	0	183	4	4	183	1	0	184	5	5	184	1	0	183	3	3	183	1	0
Q Human health services and social work activities	212	8	8	212	3	0	200	8	8	200	3	0	200	7	7	200	2	0	191	7	7	191	2	0
R Arts, entertainment and recreation	78	5	5	78	2	0	73	5	5	73	2	0	72	5	5	72	2	0	71	4	4	71	2	0
S Other services	202	8	8	202	26	0	197	4	3	197	4	0	183	4	3	183	10	0	164	3	3	164	9	0
Loans and advances	16,027	622	618	16,027	333	0	15,993	612	608	15,993	338	0	15,950	619	613	15,950	349	0	16,249	626	620	16,249	363	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 FRRP framework (template F.08.01), 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.