



2025 EU-wide Transparency Exercise

Bank Name	HASPA Finanzholding
LEI Code	529900JZTYE3W7WQH904
Country Code	DE

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

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Leverage ratio

HASPA Finanzholding

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,898	4,887	5,125	5,132	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	4,898	4,887			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	56,029	56,925	57,020	56,583	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,029	56,925			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.74%	8.58%	8.99%	9.07%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.74%	8.58%			[A.2]/[B.2]	

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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	1,321	1,913	380	763
Of which debt securities income	129	173	41	84
Of which loans and advances income	1,189	1,352	251	496
Interest expenses	678	1,040	181	345
(Of which deposits expenses)	398	511	117	219
(Of which debt securities issued expenses)	104	139	38	75
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	13	20	15	28
Net Fee and commission income	280	373	105	204
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	4	10	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	4	5	1	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-4	-12	-6	-5
Gains or (-) losses from hedge accounting, net	7	7	2	3
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income / (expenses)	-6	31	5	10
TOTAL OPERATING INCOME, NET	941	1,306	321	661
(Administrative expenses)	610	825	202	404
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	2	5
(Depreciation)	6	11	3	6
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-2	1	6	11
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	1	6	11
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ⁽¹⁾	0	0	0	0
Of which restructuring ²	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	100	-1	-1
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	139	90	3	96
(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)	-2	6	0	1
(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	22	7	9
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	203	297	113	150
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	109	153	76	71
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	109	153	76	71
Of which attributable to owners of the parent	108	152	75	71

⁽¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution
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ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				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		7,742				8,519				8,878				7,383												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	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	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	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	0	0	0	0	0	0	0	0	IFRS 7.8(b); 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		97	0	0	0	98	0	0	0	102	0	0	0	80	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				0				0												IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾		49,306				49,347				49,069				50,382												
TOTAL ASSETS		57,145				57,964				58,049				57,845												IAS 1.9(a); XI.6

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References	
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
		Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	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	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	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	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	0	Annex V Part 1.32, 44(a)

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

⁽²⁾ 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.

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Breakdown of liabilities

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(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	0	0	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	5	4	4	4	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 ⁽¹⁾	49,486	50,237	50,166	50,120	Accounting Directive art 8(3)
Derivatives – Hedge accounting	84	63	111	131	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	1,750	1,796	1,818	1,731	IAS 37.10; IAS 1.54(l)
Tax liabilities	30	34	26	22	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	697	582	615	528	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	52,052	52,717	52,739	52,536	IAS 1.9(b);IG 6
TOTAL EQUITY	5,093	5,247	5,309	5,309	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	57,145	57,964	58,049	57,845	IAS 1.IG6

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

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Breakdown of liabilities

HASPA Finanzholding

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		89	67	114	135	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	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,152	2,866	1,835	1,808	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,529	1,592	1,119	1,184	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,902	3,932	3,758	3,718	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	312	408	227	235	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,171	5,175	6,043	6,252	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,739	1,692	1,686	1,863	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,682	7,014	7,012	6,721	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,327	6,695	6,666	6,439	ECB/2013/33 Annex 2.Part 2.9.1
	Households	24,536	25,444	25,404	25,694	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	15,535	16,402	16,407	16,701	Annex V.Part 1.42(f), 44(c)
Debt securities issued		6,042	5,803	6,113	5,925	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		33	34	34	34	Annex V.Part 1.37
Other financial liabilities		1	3	1	2	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		49,575	50,304	50,281	50,255	

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Market Risk
HASPA Finanzholding

TOTAL RISK EXPOSURE AMOUNT	SA											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 (ms) 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 (ms) 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					
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024											As of 31/12/2024										
Traded Debt Instruments	19	15	0	0	0	0						0	0	0	0							0		
Of which: General risk	19	15	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	258	292	0	0	0	0						0	0	0	0							0		
Commodities risk	0	0	0	0	0	0						0	0	0	0							0		
Total	278	307	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025											As of 30/06/2025										
Traded Debt Instruments	16	11	0	0	0	0						0	0	0	0							0		
Of which: General risk	16	11	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	307	291	0	0	0	0						0	0	0	0							0		
Commodities risk	0	0	0	0	0	0						0	0	0	0							0		
Total	323	302	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

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Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(min EUR, %)									
Consolidated data	Central governments or central banks	7,105	7,105	0		7,724	7,724	0	
	Regional governments or local authorities	3,641	4,250	3		3,488	4,096	3	
	Public sector entities	2,511	2,115	52		2,581	2,167	70	
	Multilateral Development Banks	251	251	0		250	250	0	
	International Organisations	930	930	0		1,079	1,079	0	
	Institutions	3,727	4,124	394		3,922	4,308	445	
	Corporates	12,700	10,092	9,517		12,201	9,737	9,189	
	of which: SME	3,951	3,411	2,867		3,750	3,272	2,749	
	Retail	8,961	3,956	2,836		8,835	3,823	2,741	
	of which: SME	2,956	1,324	862		2,956	1,293	843	
	Secured by mortgages on immovable property and ADC exposures	19,736	19,678	7,119		19,756	19,699	7,113	
	of which: SME	7,193	7,168	2,434		7,293	7,268	2,468	
	Exposures in default	509	370	448	99	607	439	534	102
	Items associated with particularly high risk	1,593	1,321	1,981		1,597	1,277	1,915	
	Subordinated debt exposures								
	Covered bonds	1,030	1,030	18		1,077	1,077	19	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2,012	1,999	1,463		2,361	2,348	1,499		
Equity	860	860	1,262		916	916	1,318		
Other exposures	558	558	346		612	612	326		
Standardised Total ⁽²⁾	66,122	58,638	25,437	496	67,006	59,553	25,171	500	

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

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

⁽³⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

HASPA Finanzholding

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(min EUR, %)									
Consolidated data	Central governments or central banks	8,118	8,118	0		6,718	6,719	0	
	Regional governments or local authorities	3,221	3,808	0		3,400	4,488	0	
	Public sector entities	2,735	2,122	68		3,014	2,137	69	
	Multilateral Development Banks	250	250	0		194	194	0	
	International Organisations	1,107	1,107	0		1,161	1,161	0	
	Institutions	4,064	4,375	817		4,175	4,558	672	
	Corporates	5,864	3,347	3,182		6,144	3,524	3,355	
	of which: SME	1,704	796	640		1,787	841	680	
	Retail	4,656	818	580		4,666	813	585	
	of which: SME	1,229	468	327		1,272	460	329	
	Secured by mortgages on immovable property and ADC exposures	31,098	29,708	17,311		31,008	29,575	17,438	
	of which: SME	17,204	16,365	10,059		17,558	16,675	10,370	
	Exposures in default	726	495	670	197	706	497	674	162
	Items associated with particularly high risk								
	Subordinated debt exposures	166	166	33		178	178	33	
	Covered bonds	1,137	1,137	27		1,635	1,635	66	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2,603	2,588	1,433		2,628	2,598	1,577		
Equity	875	875	1,258		909	909	1,291		
Other exposures	531	531	311		483	483	288		
Standardised Total ⁽²⁾	67,150	59,446	25,690	561	67,019	59,471	26,048	528	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques

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

⁽³⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

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Credit Risk - IRB Approach

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		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(mln EUR, %)													
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)												
Other non credit-obligation assets				0						0			
IRB Total ⁽³⁾				0						0			

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

HASPA Finanzholding

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
(mln EUR, %)												
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets												
IRB Total ⁽³⁾				0						0		

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HASPA Finanzholding

As of 31/12/2024

(mln EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]			
	Other Central and eastern Europe countries non EEA																	
	Middle East																	
	Latin America and the Caribbean																	
	Africa																	
	Others ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1,067	1,067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 €04.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

HASPA Finanzholding

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount			Carrying amount	Notional amount				
[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 - 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 ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		20	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		276	276	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		834	834	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		31	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,161	1,161	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 €04.

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

2025 EU-wide Transparency Exercise

Forborne exposures

HASPA Finanzholding

	As of 30/09/2024						As of 31/12/2024						
	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 (2)		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 (2)		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	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)	484	297	64	60	196	122	666	353	86	80	213	133	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	6	6	4	4	0	0	9	6	4	4	3	0	
Non-financial corporations	382	236	54	51	143	91	555	290	74	69	157	103	
of which: small and medium-sized enterprises	322	207	39	37	137		368	259	58	55	136		
Households	96	55	6	5	53	31	102	58	8	8	53	31	
DEBT INSTRUMENTS other than HFT	484	297	64	60	196		666	353	86	80	213		
Loan commitments given	219	9	0	0	0	0	96	8	0	0	0	0	
QUALITY OF FORBEARANCE													
Loans and advances that have been forborne more than twice (3)	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	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.

2025 EU-wide Transparency Exercise

Forborne exposures

HASPA Finanzholding

	As of 31/03/2025							As of 30/06/2025						
	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 (2)		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 (2)		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	
(min EUR)														
Cash balances at central banks and other demand deposits	0	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	0
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	0	0	0	0	0		0	0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	668	347	115	102	218	153	709	355	106	91	233	163		
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	9	6	4	4	3	0	9	6	4	4	3	0		
Non-financial corporations	557	284	99	87	156	117	600	293	93	79	173	127		
of which: small and medium-sized enterprises	508	266	86	75	150		545	282	85	74	168			
Households	102	58	12	11	59	36	100	57	10	8	56	36		
DEBT INSTRUMENTS other than HFT	668	347	115	102	218		709	355	106	91	233			
Loan commitments given	94	4	1	0	0	0	96	8	2	0	0	0	0	0
QUALITY OF FORBEARANCE														
Loans and advances that have been forborne more than twice (1)	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	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.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
HASPA Finanzholding

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
A Agriculture, forestry and fishing	3	0	0	3	0	0	2	0	0	2	0	0	5	0	0	5	0	0	6	0	0	6	0	0
B Mining and quarrying	17	0	0	17	0	0	17	0	0	17	0	0	16	0	0	16	0	0	19	0	0	19	0	0
C Manufacturing	361	21	21	361	15	0	339	21	21	339	15	0	351	21	21	351	13	0	389	20	20	389	14	0
D Electricity, gas, steam and air conditioning supply	176	3	3	176	6	0	172	3	3	172	6	0	164	3	3	164	4	0	161	3	3	161	5	0
E Water supply	60	0	0	60	1	0	58	0	0	58	1	0	138	0	0	138	1	0	139	0	0	139	2	0
F Construction	739	31	31	739	23	0	745	30	30	745	23	0	737	27	27	737	23	0	713	21	21	713	18	0
G Wholesale and retail trade	1,002	36	36	1,002	44	0	1,009	53	53	1,009	51	0	1,009	50	50	1,009	46	0	1,001	31	31	1,001	33	0
H Transport and storage	297	3	3	297	7	0	275	3	3	275	6	0	269	4	4	269	4	0	271	4	4	271	4	0
I Accommodation and food service activities	115	7	7	115	5	0	117	8	8	117	5	0	120	8	8	120	5	0	125	7	7	125	5	0
J Information and communication	124	4	4	124	6	0	125	4	4	125	6	0	132	6	6	132	6	0	117	6	6	117	6	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	9,002	243	243	9,002	157	0	9,020	290	290	9,020	152	0	8,846	272	272	8,846	155	0	8,974	273	273	8,974	179	0
M Professional, scientific and technical activities	896	7	7	896	23	0	815	10	10	815	20	0	778	20	20	778	17	0	803	20	20	803	19	0
N Administrative and support service activities	522	29	29	522	11	0	564	29	29	564	11	0	564	30	30	564	9	0	566	29	29	566	10	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	47	0	0	47	1	0	53	0	0	53	1	0	51	0	0	51	0	0	50	0	0	50	1	0
Q Human health services and social work activities	88	7	7	88	7	0	82	3	3	82	3	0	167	3	3	167	4	0	161	1	1	161	2	0
R Arts, entertainment and recreation	70	3	3	70	2	0	73	6	6	73	2	0	73	5	5	73	3	0	81	5	5	81	4	0
S Other services	152	2	2	152	5	0	127	2	2	127	4	0	126	2	2	126	2	0	127	2	2	127	2	0
Loans and advances	13,671	397	397	13,671	313	0	13,601	464	464	13,601	300	0	13,544	451	451	13,544	280	0	13,703	422	422	13,703	301	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the 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.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)