

2025 EU-wide Transparency Exercise

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

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Leverage ratio

Banco de Crédito Social Cooperativo

		(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	3,620	3,735	3,821	3,918	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	3,616	3,735			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	60,416	61,159	61,832	63,169	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	60,411	61,159			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.99%	6.11%	6.18%	6.20%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.99%	6.11%			[A.2]/[B.2]	

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P&L
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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	1,683	2,213	490	948
Of which debt securities income	188	255	60	139
Of which loans and advances income	1,194	1,572	357	695
Interest expenses	757	997	216	407
(Of which deposits expenses)	501	659	135	254
(Of which debt securities issued expenses)	142	194	52	104
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	5	2	4
Net Fee and commission income	230	308	85	168
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	-7	-31	-4	-16
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	10	12	7	8
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	2	0	2
Net other operating income / (expenses)	-4	-8	4	3
TOTAL OPERATING INCOME, NET	1,161	1,505	368	709
(Administrative expenses)	484	650	163	330
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	61	83	20	41
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	189	199	21	50
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	5	3	1
(Other provisions)	188	195	17	48
Of which pending legal issues and tax litigation ⁽¹⁾	0	0	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	144	200	40	72
(Financial assets at fair value through other comprehensive income)	2	5	1	4
(Financial assets at amortised cost)	142	195	38	68
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-2	-3	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	32	44	11	21
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-24	-31	-1	-4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	293	389	135	232
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	246	326	91	178
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	246	326	91	178
Of which attributable to owners of the parent	246	326	91	178

⁽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."

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Banco de Crédito Social Cooperativo

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		5,189				5,853				4,355				4,189				IAS 1.54 (f)
Financial assets held for trading		1	0	1	0	0	0	0	0	1	0	1	0	1	0	1	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		479	20	1	453	454	0	0	454	461	0	0	461	462	0	0	462	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		283	146	0	137	152	13	0	138	128	0	0	128	132	0	0	132	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		49,526				52,233				52,200				53,705				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		2,737	0	2,737	0	2,661	0	2,661	0	3,054	0	3,054	0	3,178	0	3,178	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⁾		2,926				2,850				2,810				2,871				
TOTAL ASSETS		61,139				62,204				63,020				64,540				IAS 1.9(a); XI.6

⁽¹⁾ Portfolios, which are IGAAP 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	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	161	0	0	-6	0	0	26	0	0	-8	0	0	22	0	0	-8	0	0	22	0	0	-10	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(a)
Financial assets at amortised cost	Debt securities	12,522	0	0	-3	0	0	13,079	0	0	-3	0	0	13,002	0	0	-4	0	0	12,966	0	0	-4	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	34,489	2,275	803	-92	-133	-342	36,270	2,668	779	-75	-121	-370	36,439	2,569	751	-73	-115	-370	38,274	2,279	755	-76	-103	-393	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

Banco de Crédito Social Cooperativo

(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	1	0	1	1	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	55,820	57,084	57,525	58,925	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	84	89	86	83	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	205	205	203	219	IAS 37.10; IAS 1.54(l)
Tax liabilities	81	93	95	89	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	707	385	641	664	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	56,898	57,856	58,552	59,980	IAS 1.9(b);IG 6
TOTAL EQUITY	4,242	4,348	4,468	4,560	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	61,139	62,204	63,020	64,540	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

Banco de Crédito Social Cooperativo

(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		85	89	87	84	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	4,937	5,380	4,983	5,101	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,722	5,187	4,758	4,916	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,655	2,138	2,371	1,937	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	132	122	26	24	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	296	252	213	213	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	90	99	100	109	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,962	11,853	11,615	12,260	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,308	10,294	10,080	10,724	ECB/2013/33 Annex 2.Part 2.9.1
	Households	29,205	29,823	30,242	30,807	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	22,254	22,937	23,411	24,326	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		4,501	4,523	4,530	4,677
Of which: Subordinated Debt securities issued		625	601	609	618	Annex V.Part 1.37
Other financial liabilities		3,264	3,116	3,572	3,930	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		55,905	57,173	57,612	59,009	

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Market Risk

Banco de Crédito Social Cooperativo

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT
	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	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			
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	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	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			
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	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			
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	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	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			

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.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	11,747	11,877	1,071	1,071	14,577	14,677	1,127	1,127
	Regional governments or local authorities	2,990	2,954	1	1	3,241	2,841	4	4
	Public sector entities	850	761	323	323	1,569	1,051	462	462
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	2,484	1,839	401	401	3,275	2,371	374	374
	Corporates	14,576	11,901	10,898	10,898	16,139	12,951	11,856	11,856
	of which: SME	3,055	2,057	2,425	2,425	4,040	3,047	3,058	3,058
	Retail	9,521	9,844	9,048	9,048	7,717	9,904	9,038	9,038
	of which: SME	6,262	6,128	5,268	5,268	6,111	6,111	5,268	5,268
	Secured by mortgages on immovable property and AOC exposures	15,117	15,177	5,243	5,243	15,118	15,011	5,151	5,151
	of which: SME	5,021	4,984	1,588	1,588	4,928	4,889	1,536	1,536
	Exposures in default	1,041	561	561	561	938	461	461	461
	Items associated with particularly high risk	704	421	631	631	649	402	603	603
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	205	41	41	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	130	127	121	121	147	138	122	122	
Collective Investments Undertakings (CIU)	246	246	246	246	246	246	246	246	
Equity	1,008	1,811	1,341	1,341	1,008	1,824	1,378	1,378	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	65,791	58,411	26,951	26,951	87,742	69,720	24,742	24,742	

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

⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Countries of origin cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	9,517	10,371	1,071	1,071	6,457	10,477	1,151	1,151
	Regional governments or local authorities	2,990	2,954	1	1	3,191	2,841	4	4
	Public sector entities	751	651	299	299	1,051	841	464	464
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	1,831	1,491	269	269	2,461	1,510	215	215
	Corporates	12,491	9,891	8,911	8,911	14,141	10,710	9,388	9,388
	of which: SME	3,627	2,517	2,417	2,417	4,008	3,225	2,839	2,839
	Retail	7,864	7,374	7,088	7,088	7,768	5,088	5,088	5,088
	of which: SME	6,277	4,121	3,364	3,364	6,107	4,111	3,360	3,360
	Secured by mortgages on immovable property and AOC exposures	15,091	14,901	5,120	5,120	14,841	14,726	5,020	5,020
	of which: SME	4,981	4,924	1,571	1,571	4,881	4,824	1,521	1,521
	Exposures in default	1,047	561	561	561	934	434	461	461
	Items associated with particularly high risk	682	391	581	581	626	379	581	581
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	10	10	10	10	10	10	10	10	
Collective Investments Undertakings (CIU)	40	40	40	40	40	40	40	40	
Equity	141	141	297	297	121	121	254	254	
Other exposures	2,008	1,811	1,341	1,341	2,008	1,824	1,378	1,378	
Standardized Total ⁽⁴⁾	65,791	58,411	26,951	26,951	87,742	69,720	24,742	24,742	

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

⁽²⁾ Standard value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	Central governments or central banks	2,681	2,681	0	0	2,641	2,641	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	191	91	11	11	11	11	11	11
	Corporates	1,181	991	991	991	1,171	721	721	721
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	1	1	0	0	1	1	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	65,791	58,411	26,951	26,951	87,742	69,720	24,742	24,742	

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

⁽²⁾ Standard value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	171	171	0	0	171	171	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organizations	0	0	0	0	0	0	0	0
	Institutions	11	11	11	11	11	11	11	11
	Corporates	228	227	208	208	211	211	207	207
	of which: SME	7	6	6	6	6	6	6	6
	Retail	1	1	1	1	1	1	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	14	14	0	0	14	14	14	14
	of which: SME	1	1	0	0	1	1	1	1
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	65,791	58,411	26,951	26,951	87,742	69,720	24,742	24,742	

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

⁽²⁾ Standard value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		17,074	17,074	4,213	12,861	16,698	16,698	4,098	12,600
Central governments or central banks		1,044	1,044	12	1,032	1,361	1,361	12	1,349
Regional governments or local authorities		1,094	1,094	402	1,394	1,156	1,156	408	1,356
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		1,555	1,555	396	1,259	1,742	1,742	391	1,351
Institutions		15,445	15,445	11,237	12,208	17,213	17,200	12,305	12,305
Corporates		13,375	13,375	2,133	11,242	14,804	14,804	2,103	12,701
of which: SME		8,090	8,090	3,112	4,978	7,541	7,541	2,856	4,685
Retail		7,355	7,355	821	6,534	6,763	6,763	2,247	4,516
of which: SME		17,180	17,180	5,607	11,573	15,754	15,750	6,352	11,398
Secured by mortgages on immovable property and ADC exposures		6,145	6,145	2,427	3,718	6,300	6,300	2,605	3,695
of which: SME		302	302	421	929	364	364	408	408
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		125	125	126	124	124	124	125	125
Collective investments undertakings (CIU)		145	145	146	144	144	144	145	145
Equity		2,048	2,048	1,108	940	1,111	1,111	1,110	1,110
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		62,139	62,139	26,459	35,680	61,961	61,961	25,390	36,571

(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 position unless in the results prior to the 2025 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the least number.
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN		6,587	6,587	1,515	5,072	6,314	6,314	1,087	5,227
Central governments or central banks		2,175	2,175	0	2,175	2,093	2,093	0	2,093
Regional governments or local authorities		1,185	1,185	405	1,080	1,051	1,051	435	1,051
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		1,235	1,235	313	922	1,337	1,337	298	1,039
Institutions		112,146	112,146	82,330	29,816	151,571	151,571	28,614	122,957
Corporates		3,199	3,199	2,166	1,033	4,851	4,851	1,108	3,743
of which: SME		6,075	6,075	3,150	2,925	4,038	4,038	2,095	2,043
Retail		6,735	6,735	2,653	4,082	5,952	5,954	2,370	3,582
of which: SME		17,050	17,050	5,793	11,257	17,454	17,450	5,109	12,341
Secured by mortgages on immovable property and ADC exposures		6,084	6,084	2,178	3,906	6,254	6,254	2,555	3,699
of which: SME		108	108	417	904	379	379	401	401
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		125	125	126	124	124	124	125	125
Collective investments undertakings (CIU)		145	145	146	144	144	144	145	145
Equity		133	133	133	130	130	130	133	133
Other exposures		2,048	2,048	1,108	940	1,111	1,111	1,110	1,110
Standardised Total ⁽⁴⁾		126,139	126,139	87,978	38,161	147,921	147,921	53,760	94,161

(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 exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY		5,140	5,140	0	5,140	5,140	5,140	0	5,140
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		39	39	9	30	39	39	9	30
Corporates		144	144	0	144	144	144	0	144
of which: SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		1	1	1	0	1	1	1	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		193	193	9	184	193	193	9	184

(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 exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE		154	154	0	154	154	154	0	154
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		125	125	21	104	125	125	21	104
Corporates		237	237	366	211	211	211	144	144
of which: SME		0	0	0	0	0	0	0	0
Retail		1	1	1	0	0	0	0	0
of which: SME		2	2	1	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		31	31	1	1	1	1	1	1
of which: SME		2	2	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		391	391	367	355	355	355	145	210

(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 exclude general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Crédito Social Cooperativo

		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			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
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

Banco de Crédito Social Cooperativo

		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

Banco de Crédito Social Cooperativo

As of 30/06/2025

(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] 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 ⁽¹⁾	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 €04.

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

2025 EU-wide Transparency Exercise
Performing and non-performing exposures
Banca di Credito Social Cooperativo

	As of 30/09/2024														As of 30/09/2024																						
	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾							Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾															
	Of which performing		Of which non-performing ⁽²⁾					Of performing exposures ⁽³⁾			Of non-performing exposures ⁽³⁾				Of which performing		Of which non-performing ⁽²⁾					Of performing exposures ⁽³⁾			Of non-performing exposures ⁽³⁾												
		Of which Stage 1	Of which performing not past due 30/09/2024 and <180 days	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁴⁾			Of which Stage 2	Of which performing not past due 30/09/2024 and <180 days	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁴⁾			Of which Stage 2	Of which performing not past due 30/09/2024 and <180 days	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁴⁾		
Cash balances at central banks and other demand deposits	4,937	4,937	0	0	0	0	0	0	0	0	0	0	0	3,539	3,539	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)	12,794	12,794	0	0	0	0	0	0	0	0	0	0	0	13,590	13,594	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	11,714	11,714	0	0	0	0	0	0	0	0	0	0	0	12,270	12,270	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other institutions	323	323	0	0	0	0	0	0	0	0	0	0	0	170	179	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	246	246	0	0	0	0	0	0	0	0	0	0	0	272	275	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	323	323	0	0	0	0	0	0	0	0	0	0	0	38	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	38,204	36,954	2,204	112	1,871	242	1,805	851	204	111	362	21	342	48,174	38,218	2,204	134	893	165	955	779	185	148	388	32	231	143	148	388	32	231	143	148	388	32	231	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	2,462	2,464	1	0	0	0	0	0	0	0	0	0	0	2,872	2,872	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	961	961	0	0	0	0	0	0	0	0	0	0	0	1,364	1,364	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	1,432	1,432	0	0	0	0	0	0	0	0	0	0	0	1,747	1,747	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	16,302	15,665	1,633	30	637	79	611	544	155	75	258	80	248	17,286	16,652	1,408	43	634	65	622	517	143	77	202	7	261	143	77	202	7	261	143	77	202			
of which: small and medium sized enterprises	7,728	7,207	661	28	520	68	516	441	84	51	210	10	202	7,758	7,288	611	40	544	38	511	461	72	51	227	5	232	72	51	227	5	232	72	51	227			
of which: Loans collateralised by commercial immovable property	3,074	2,767	373	8	208	33	208	179	27	21	83	7	81	2,970	2,788	417	13	391	38	390	312	24	20	71	3	68	24	20	71	3	68	24	20	71			
Households	16,844	16,412	167	60	431	161	429	250	67	37	107	11	64	16,950	16,582	1,004	60	741	61	713	221	41	32	96	5	81	41	32	96	5	81	41	32	96			
of which: Loans collateralised by residential immovable property	13,184	12,884	79	80	310	137	307	170	50	26	57	8	49	13,228	13,015	824	77	210	75	208	133	28	23	43	4	39	28	23	43	4	39	28	23	43			
of which: Credit for consumption	405	405	0	0	38	0	38	13	1	0	0	0	0	513	499	34	0	31	0	31	13	2	1	0	0	0	0	0	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HTF	16,485	16,485	0	0	1,871	0	1,871	891	213	111	342	21	342	16,485	16,485	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
OFF BALANCE SHEET EXPOSURE	2,496	2,496	0	0	0	0	0	0	0	0	0	0	0	2,496	2,496	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

⁽¹⁾ For the definition of off-balance sheet exposures refer to Article 12(1) of Regulation (EU) No 173/2013 (CRD4).
⁽²⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.
⁽³⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses in the statement due to credit risk for financial instruments measured at the value through profit or loss other than HTF and provisions for off-balance sheet exposures.
⁽⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with 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 IFRS 9 Financial Instruments (paragraphs 18.02 / 18.03), which follow a sign convention based on a credit (debit) convention, as explained in Annex 9 of the 2014-2015 Transparency Exercise. For off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS 9 sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with positive sign.
 (5) From June 2023, the gross carrying amount of assets and accumulated impairments that are purchased or engaged in credit mitigation or credit recognition are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Banco de Crédito Social Cooperativo

	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
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)	1,133	454	217	165	692	246	1,029	379	189	151	613	181
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	2	0	0	0	0	0
Credit institutions	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
Non-financial corporations	701	262	148	109	379	123	672	250	138	108	358	105
of which: small and medium-sized enterprises	519	217	119	90	301		492	202	113	92	285	
Households	430	192	68	56	312	123	355	129	51	42	255	75
DEBT INSTRUMENTS other than HFT	1,133	454	217	165	692		1,029	379	189	151	613	
Loan commitments given	25	0	0	0	12	0	21	0	0	0	13	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

Banco de Crédito Social Cooperativo

	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
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)	965	342	179	141	610	170	920	330	180	144	562	150
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	2	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	619	218	127	98	360	98	596	216	127	101	332	88
of which: small and medium-sized enterprises	441	169	101	82	280		412	165	99	82	254	
Households	344	123	51	42	250	71	321	113	52	43	230	62
DEBT INSTRUMENTS other than HFT	965	342	179	141	610		920	330	180	144	562	
Loan commitments given	13	0	0	0	8	0	14	1	0	0	9	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
 Banco de Crédito Social Cooperativo

(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⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,719	88	87	1,719	48	0	1,749	84	84	1,749	49	0	1,761	83	82	1,761	50	0	1,735	80	80	1,735	48	0
B Mining and quarrying	22	5	5	22	2	0	23	4	4	23	2	0	21	4	4	21	3	0	21	4	4	21	2	0
C Manufacturing	3,412	94	94	3,412	61	0	3,529	100	100	3,529	70	0	3,945	109	108	3,945	83	0	3,996	97	96	3,996	71	0
D Electricity, gas, steam and air conditioning supply	374	9	9	374	6	0	364	11	11	364	9	0	354	13	13	354	9	0	345	12	12	345	9	0
E Water supply	276	2	2	276	2	0	233	3	3	233	2	0	234	3	2	234	2	0	291	2	2	291	4	0
F Construction	903	77	74	903	47	0	997	68	68	997	42	0	953	62	62	953	38	0	1,019	55	54	1,019	36	0
G Wholesale and retail trade	2,907	163	163	2,907	98	0	3,063	171	171	3,063	113	0	3,007	176	175	3,007	121	0	3,174	183	183	3,174	131	0
H Transport and storage	1,096	20	20	1,096	12	0	1,467	20	20	1,467	14	0	1,511	23	23	1,511	16	0	1,503	35	34	1,503	24	0
I Accommodation and food service activities	713	76	76	713	38	0	764	73	73	764	39	0	744	46	46	744	24	0	825	47	47	825	23	0
J Information and communication	202	4	4	202	3	0	200	6	6	200	4	0	253	9	9	253	6	0	252	8	8	252	6	0
K Financial and insurance activities	1,977	5	5	1,977	6	0	2,213	4	4	2,213	7	0	2,062	3	3	2,062	7	0	2,427	3	3	2,427	8	0
L Real estate activities	839	50	50	839	39	0	847	47	46	847	32	0	790	24	24	790	19	0	842	24	24	842	19	0
M Professional, scientific and technical activities	725	16	16	725	9	0	714	16	16	714	11	0	757	17	17	757	14	0	810	19	19	810	16	0
N Administrative and support service activities	534	9	6	534	5	0	417	9	9	417	7	0	548	9	9	548	8	0	587	11	11	587	10	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	6	0	0	6	0	0	5	0	0	5	0	0
P Education	187	4	4	187	1	0	184	3	3	184	2	0	179	3	3	179	2	0	181	3	3	181	2	0
Q Human health services and social work activities	184	7	7	184	2	0	199	7	7	199	2	0	212	7	7	212	2	0	218	7	7	218	3	0
R Arts, entertainment and recreation	70	3	3	70	2	0	70	3	3	70	2	0	67	3	3	67	2	0	66	3	3	66	2	0
S Other services	159	4	2	159	9	0	252	4	3	252	27	0	203	3	2	203	22	0	194	3	2	194	22	0
Loans and advances	16,302	637	631	16,302	393	0	17,286	634	632	17,286	434	0	17,606	598	594	17,606	428	0	18,469	596	594	18,469	436	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/débit 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)