



2022 EU-wide Transparency Exercise

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

2022 EU-wide Transparency Exercise

Key Metrics

Banco de Crédito Social Cooperativo

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,278	3,297	3,260	3,267	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,120	3,167	3,196	3,205	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,278	3,297	3,260	3,267	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,120	3,167	3,196	3,205	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,878	3,897	3,860	3,867	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,720	3,767	3,796	3,805	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	24,635	24,814	24,853	24,709	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,598	24,779	24,839	24,695	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.31%	13.29%	13.12%	13.22%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.68%	12.78%	12.87%	12.98%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.31%	13.29%	13.12%	13.22%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.68%	12.78%	12.87%	12.98%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.74%	15.71%	15.53%	15.65%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.12%	15.20%	15.28%	15.41%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	59,261	60,310	60,483	63,156	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.53%	5.47%	5.39%	5.17%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,278	3,297	3,260	3,267	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	3,120	3,167	3,196	3,205	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	59,261	60,310	60,483	63,156	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	59,103	60,180	60,419	63,094	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.53%	5.47%	5.39%	5.17%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.28%	5.26%	5.29%	5.08%	[A.2]/[B.2]	

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Capital

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		(in EUR, %)					
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
OWN FUNDS <i>Transitional period</i>	A	OWN FUNDS					
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)					Articles 4(18) and 72 of CRR
	A.1.1	3,278	3,297	3,260	3,267	C.01.00 (0050,0050)	Article 50 of CRR
	A.1.1	3,162	3,223	3,297	3,348	C.01.00 (0050,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	309	311	312	313	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	-12	-16	-50	-67	C.01.00 (0190,0050)	Articles 4(50), 36(1) point (e) and 36 (1) point (f) of CRR
	A.1.4	45	45	45	45	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (e) of CRR
	A.1.5	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	10	12	30	20	C.01.00 (0250,0050)	Articles 12 to 15 of and 36 (1) point (f) of CRR
	A.1.8	-112	-112	-119	-128	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(17) and 36(1) point (e) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	-249	-246	-247	-246	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) points (e), 40 and 159 of CRR
	A.1.11	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	-2	-2	-2	-2	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	-2	-2	-2	-2	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	0	0	0	0	C.01.00 (0520,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	0	0	0	0	C.01.00 (0550,0050)	Article 48 of CRR
	A.1.18A	0	-1	-3	-1	C.01.00 (0551,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	0	0	0	0	C.01.00 (0554,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	0	0	0	0	C.01.00 (0555,0050)	Articles 36(1) point (o) of CRR
	A.1.19	-30	-45	-65	-71	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	-2	-2	-2	-6	C.01.00 (0520,0050)	-
	A.1.21	158	130	64	62	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 48 to 48 of CRR
	A.1.21.2	0	0	0	0	C.01.00 (0540,0050)	Articles 479 and 480 of CRR
	A.1.21.3	158	130	64	62	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 41 of CRR
	A.2.1	0	0	0	0	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
A.2.2	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Articles 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)					Article 71 of CRR	
A.4.1	600	600	600	600	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	0	0	0	0	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
B	TOTAL RISK EXPOSURE AMOUNT					Articles 92(3), 95, 96 and 98 of CRR	
B.1	24,635	24,814	24,853	24,709	C.01.00 (0010,0050)	-	
B.1	38	35	14	13	C.01.00 (0010,0040)	-	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)					CA1 (X)	
C.2	TIER 1 CAPITAL RATIO (transitional period)					CA1 (Y)	
C.3	TOTAL CAPITAL RATIO (transitional period)					CA2 (X)	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)					CA1 (X)	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)					CA1 (Y)	
F	ADJUSTMENTS TO CET1 due to IFRS 9 transitional arrangements					[A.1]-[B.1]	
F	ADJUSTMENTS TO AT1 due to IFRS 9 transitional arrangements					[A.2]-[B.2]	
F	ADJUSTMENTS TO T2 due to IFRS 9 transitional arrangements					[A.3]-[B.3]	
F	ADJUSTMENTS INCLUDED IN RWAs due to IFRS 9 transitional arrangements					[A.4]-[B.4]	

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

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Overview of Risk exposure amounts

Banco de Crédito Social Cooperativo

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	21,669	21,961	22,263	22,581	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	21,669	21,961	22,263	22,581	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	238	207	165	102	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	1,113	984	761	366	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	57	53	55	51	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,557	1,609	1,609	1,609	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,557	1,609	1,609	1,609	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	24,635	24,814	24,853	24,709	

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

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

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P&L
 Banco de Crédito Social Cooperativo

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	586	763	191	383
Of which debt securities income	106	154	49	129
Of which loans and advances income	409	541	135	274
Interest expenses	66	91	30	54
Of which deposits expenses	18	23	4	9
Of which debt securities issued expenses	38	53	13	25
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	4	1	2
Net Fee and commission income	166	225	67	135
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	414	389	-5	-6
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	26	27	116	111
Gains or (-) losses from hedge accounting, net	-1	-1	0	0
Exchange differences (gain or (-) loss), net	2	4	1	4
Net other operating income /(expenses)	12	16	10	12
TOTAL OPERATING INCOME, NET	1,142	1,335	352	586
(Administrative expenses)	376	526	131	265
(Cash contributions to resolution funds and deposit guarantee schemes)	46	61	16	32
(Depreciation)	51	68	17	35
Modification gains or (-) losses, net	0	-1	0	0
(Provisions or (-) reversal of provisions)	52	51	7	3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-3	1	1
(Other provisions)	54	55	6	2
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)	292	306	87	122
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	292	306	87	122
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	204	222	67	87
(of which Goodwill)	55	55	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	13	23
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-57	-67	-7	-10
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	96	78	33	56
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	62	63	29	50
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	62	63	29	50
Of which attributable to owners of the parent	62	63	29	50

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

Banco de Crédito Social Cooperativo

(mín EUR)	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	4,312				4,978				5,176				6,474				IAS 1.54 (f)	
Financial assets held for trading	2	0	2	0	1	0	1	0	0	0	0	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	457	95	8	354	463	101	8	354	582	100	8	474	541	57	8	476	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	772	651	0	121	570	444	0	126	960	830	0	130	1,662	1,531	0	130	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	47,806				48,562				48,077				47,724				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	601	0	601	0	607	0	607	0	1,657	0	1,657	0	2,728	0	2,728	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	3,644				3,333				3,214				3,161					
TOTAL ASSETS	57,594				58,513				59,666				62,292				IAS 1.9(a), I.G 6	

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽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	658	0	0	-3	0	0	450	0	0	-3	0	0	845	0	0	-3	0	0	1,567	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	14,437	0	0	-2	0	0	14,602	0	0	-2	0	0	13,602	0	0	-2	0	0	12,199	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	30,292	2,576	1,167	-161	-116	-636	30,885	2,698	1,314	-122	-115	-698	31,370	2,778	1,191	-127	-112	-623	32,557	2,682	1,124	-136	-110	-588	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.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Banco de Crédito Social Cooperativo

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	1	1	0	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	53,214	54,247	55,239	57,769	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	156	189	185	140	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	103	95	92	79	IAS 37.10; IAS 1.54(l)
Tax liabilities	60	75	73	77	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	530	328	427	538	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	54,064	54,934	56,016	58,603	IAS 1.9(b);IG 6
TOTAL EQUITY	3,530	3,579	3,650	3,689	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	57,594	58,513	59,666	62,292	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Banco de Crédito Social Cooperativo

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		157	190	185	141	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	10,297	10,270	10,244	10,221	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	4,800	4,679	4,619	5,040	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,726	4,632	4,572	4,973	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	813	840	790	756	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	40	171	155	153	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	745	1,206	669	785	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	213	195	229	212	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,878	8,857	9,323	9,567	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,356	8,371	8,882	9,163	ECB/2013/33 Annex 2.Part 2.9.1
	Households	24,432	24,990	25,764	26,342	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	20,611	21,446	22,454	23,203	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,417	2,389	1,636	1,600	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		671	643	651	616	Annex V.Part 1.37
Other financial liabilities		834	1,015	2,195	3,458	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		53,371	54,436	55,423	57,910	

2022 EU-wide Transparency Exercise

Market Risk

Banco de Crédito Social Cooperativo

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

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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
(in EUR, %)									
Consolidated data	Central governments or central banks	19,452	21,112	1,034		20,193	21,811	1,087	
	Regional governments or local authorities	2,277	1,945	0		2,512	1,298	0	
	Public sector entities	698	475	95		697	565	113	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,893	1,950	63		2,025	2,085	77	
	Corporates	10,770	8,072	7,420		11,147	8,531	7,863	
	of which: SME	3,444	2,574	2,120		3,516	2,712	2,238	
	Retail	7,376	4,865	2,668		8,023	5,105	3,107	
	of which: SME	6,300	3,618	2,005		6,594	4,047	2,233	
	Secured by mortgages on immovable property	12,591	15,660	5,448		15,015	15,802	5,494	
	of which: SME	4,241	4,093	1,449		4,609	4,567	1,579	
	Exposures in default	1,549	0	0		1,507	0	0	
	Items associated with particularly high risk	616	396	594	555	460	324	487	570
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	116	116	116		121	121	121		
Equity	152	152	150		135	135	281		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	44,620	38,483	21,668	1,521	46,385	39,611	22,468	1,345	

⁽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 2022 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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
(in EUR, %)									
SPAIN	Central governments or central banks	9,294	11,394	1,031		10,242	11,390	1,095	
	Regional governments or local authorities	2,277	1,945	0		2,512	1,298	0	
	Public sector entities	698	475	95		697	565	113	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,118	1,173	60		1,181	1,221	46	
	Corporates	9,427	6,544	5,915		9,439	6,860	6,289	
	of which: SME	3,381	2,517	2,083		3,477	2,675	2,208	
	Retail	7,059	4,854	2,861		8,020	5,091	3,089	
	of which: SME	6,300	3,815	2,003		6,346	4,040	2,329	
	Secured by mortgages on immovable property	15,541	15,417	5,303		15,540	15,551	5,438	
	of which: SME	4,122	4,074	1,444		4,581	4,540	1,571	
	Exposures in default	1,528	0	0		1,495	0	0	
	Items associated with particularly high risk	616	396	594	170	460	324	486	224
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	30	30	30		35	35	45		
Equity	147	147	147		131	131	276		
Other exposures	337	2,729	2,245		2,088	2,320	1,905		
Standardised Total ²				1,510				1,323	

⁽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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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
(in EUR, %)									
ITALY	Central governments or central banks	9,221	9,221	0		9,221	9,261	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	71	71	71		80	80	80	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	5	5	2		5	5	2	
	of which: SME	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
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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
(in EUR, %)									
Country of Counterpart 3	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	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
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	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
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(in EUR, %)									
Consolidated data	Central governments or central banks	19,654	21,319	1,149	0	20,257	22,442	1,159	0
	Regional governments or local authorities	2,239	1,940	0	0	2,298	1,521	0	0
	Public sector entities	810	991	105	0	811	636	114	0
	Multilateral Development Banks	0	219	0	0	0	200	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2,314	2,359	467	0	3,395	2,945	424	0
	Corporates	11,406	8,965	8,183	0	11,881	9,319	8,519	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	6,365	4,081	2,565	0	6,361	4,145	2,391	0
	of which: SME	15,981	15,854	5,505	0	16,215	16,081	5,581	0
	Exposures in default	4,589	4,537	1,569	0	4,539	4,491	1,557	0
	Items associated with particularly high risk	1,471	902	865	573	1,442	921	891	531
	Covered bonds	451	0	0	0	428	306	459	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	112	112	116	0	176	124	131	0
Equity	142	142	285	0	125	125	241	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁴	65,693	59,926	23,428	1,230	66,464	63,378	23,682	1,133	

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in last quarter.
 (4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(in EUR, %)									
SPAIN	Central governments or central banks	10,377	12,032	1,149	0	11,791	11,941	1,154	0
	Regional governments or local authorities	2,239	1,940	0	0	2,291	1,521	0	0
	Public sector entities	759	940	95	0	744	571	101	0
	Multilateral Development Banks	0	219	0	0	0	200	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	5,674	1,844	401	0	2,821	2,371	311	0
	Corporates	5,644	2,291	4,402	0	5,681	3,774	5,274	0
	Retail	3,495	2,727	2,236	0	3,610	2,821	2,321	0
	of which: SME	8,027	5,134	3,119	0	8,442	5,194	3,155	0
	Secured by mortgages on immovable property	6,139	4,080	2,351	0	6,354	4,138	2,387	0
	of which: SME	15,734	15,594	5,419	0	15,952	15,814	4,493	0
	Exposures in default	4,558	4,502	1,558	0	4,504	4,457	1,546	0
	Items associated with particularly high risk	1,471	791	862	500	1,442	911	871	527
	Covered bonds	432	301	452	0	408	287	430	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	35	35	42	0	95	49	58	0
Equity	138	138	281	0	120	120	217	0	
Other exposures	3,045	2,645	1,943	0	3,110	2,845	1,900	0	
Standardised Total⁴	65,693	59,926	23,428	1,230	66,464	63,378	23,682	1,133	

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in last quarter.
 (4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(in EUR, %)									
ITALY	Central governments or central banks	5,240	5,252	0	0	6,409	6,412	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	0	0	0	0	0	0	0	0
	Corporates	78	78	74	0	89	80	76	0
	Retail	17	0	0	0	23	14	14	0
	of which: SME	17	0	0	0	1	1	1	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	0	0	0	1	1	0	0
	Items associated with particularly high risk	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 Total⁴	65,693	59,926	23,428	1,230	66,464	63,378	23,682	1,133	

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in last quarter.
 (4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(in EUR, %)									
Country of Counterpart 3	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	0	0	0	0	0	0	0	0
	Corporates	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	0	0	0	0	0	0	0	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
	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 Total⁴	65,693	59,926	23,428	1,230	66,464	63,378	23,682	1,133	

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in last quarter.
 (4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(in EUR, %)									
Country of Counterpart 4	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	0	0	0	0	0	0	0	0
	Corporates	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	0	0	0	0	0	0	0	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
	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 Total⁴	65,693	59,926	23,428	1,230	66,464	63,378	23,682	1,133	

(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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in last quarter.
 (4) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Crédito Social Cooperativo

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

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco de Crédito Social Cooperativo

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total ²			0				0				

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

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

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

Banco de Crédito Social Cooperativo

As of 31/12/2021

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	2

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco de Crédito Social Cooperativo

As of 30/06/2022

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
10 - 3M	Africa																
3M - 1Y																	
1Y - 2Y																	
2Y - 3Y																	
3Y - 5Y																	
5Y - 10Y																	
10Y - more																	
Total																	
10 - 3M	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y	3	3	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	3	3	0	0	0	0	0	3	0	0	0	0	0	0	0	0	2

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise
 Performing and non-performing exposures
 Banco de Crédito Social Cooperativo

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ³		On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures							
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted	Of which Stage 3			Of which defaulted		Of which Stage 3						
Cash balances at central banks and other demand deposits	3,984	0	0	0	0	0	0	0	0	0	4,653	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	15,198	0	0	0	0	5	0	0	0	15,160	0	0	0	0	5	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	14,499	0	0	0	0	0	0	0	0	14,424	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	218	0	0	0	0	3	0	0	0	247	0	0	0	0	3	0	0	0	0	0	0	0
Other financial corporations	159	0	0	0	0	1	0	0	0	157	0	0	0	0	1	0	0	0	0	0	0	0
Non-financial corporations	359	0	0	0	0	1	0	0	0	332	0	0	0	0	1	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	34,792	202	1,784	1,766	1,107	261	770	636	855	35,247	172	1,687	1,678	1,314	213	722	698	837				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,594	0	0	0	0	0	0	0	0	1,441	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	177	0	0	0	0	0	0	0	0	153	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,180	0	1	0	1	1	0	0	0	1,336	0	2	1	1	2	0	0	0	0	0	0	0
Non-financial corporations	14,227	61	863	857	601	149	402	347	361	14,652	34	812	810	646	144	381	369	358				
of which: small and medium-sized enterprises	9,361	58	830	821	592	132	397	341	341	9,308	34	780	776	633	101	374	366	339				
of which: Loans collateralised by commercial immovable property	3,482	29	594	582	388	32	263	224	282	3,404	18	489	489	387	24	224	219	258				
Households	17,584	140	918	907	564	110	367	288	494	17,664	137	873	867	667	67	340	328	478				
of which: Loans collateralised by residential immovable property	13,811	120	711	702	442	64	270	216	428	13,889	122	670	665	520	41	245	237	411				
of which: Credit for consumption	316	1	11	10	8	2	6	6	0	328	1	10	10	8	2	6	6	0				
DEBT INSTRUMENTS OTHER THAN MTF	53,934	202	1,784	1,766	1,107	266	770	636	855	55,063	172	1,687	1,678	1,314	219	722	698	837				
OFF-BALANCE SHEET EXPOSURES	6,689		30	30	0	0	4	0	0	6,495		28	28	10	4	9	5	5				

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

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

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

⁽⁴⁾ 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 PFRSP framework (Annexes F 10.00 / F 10.01), 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. 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
 Banco de Crédito Social Cooperativo

	As of 31/03/2022											As of 30/06/2022																						
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures										
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾					Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾														
			Of which: defaulted		Of which Stage 3			Of which Stage 3						Of which: defaulted		Of which Stage 3		Of which Stage 3																
Cash balances at central banks and other demand deposits	4,878	0	0	0	0	0	0	0	0	0	0	6,152	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	14,856	0	0	0	0	0	0	5	0	0	0	13,831	0	0	0	0	0	0	0	0	0	0	5	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	
General governments	13,818	0	0	0	0	0	0	0	0	0	0	13,082	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	294	0	0	0	0	0	0	3	0	0	0	257	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	175	0	0	0	0	0	0	1	0	0	0	175	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	369	0	0	0	0	0	0	1	0	0	0	318	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	35,809	178	1,539	1,527	1,191	218	644	623	757	36,634	158	1,511	1,499	1,124	221	614	588	765																
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	
General governments	1,478	0	0	0	0	0	0	0	0	1,619	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	497	0	0	0	0	0	0	0	0	639	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,517	0	2	1	1	3	0	0	0	1,661	0	0	0	0	3	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	14,731	43	708	704	538	150	303	293	319	14,926	40	683	678	530	158	285	274	316																
of which: small and medium-sized enterprises	9,390	41	677	673	548	104	300	291	300	9,371	38	649	644	519	124	281	271	294																
of which: Loans collateralised by commercial immovable property	3,278	22	369	366	288	24	156	151	205	3,235	12	338	336	266	22	138	132	194																
Households	17,626	135	828	822	631	65	341	329	438	17,989	118	828	820	592	99	328	314	448																
of which: Loans collateralised by residential immovable property	13,903	115	641	636	496	42	256	248	376	14,112	103	642	636	469	38	247	237	388																
of which: Credit for consumption	305	2	10	10	8	2	6	5	0	320	1	10	10	8	2	6	5	0																
DEBT INSTRUMENTS other than HFT	55,242	178	1,539	1,527	1,191	223	644	623	757	56,818	158	1,511	1,499	1,124	226	614	588	765																
OFF-BALANCE SHEET EXPOSURES	6,663		50	48	23	4	5	5	6	7,332		33	29	27	4	5	5	3																

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD)

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

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

(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Annexes (Annexes F, 18.02 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise

Forborne exposures

Banco de Crédito Social Cooperativo

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures 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
(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)	1,752	993	481	439	1,035	477	1,800	943	469	423	1,088	456
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	1	0	3	0	0	0	1	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	846	492	250	229	446	217	908	461	254	227	494	199
of which: small and medium-sized enterprises	801	467	245	225	426		844	438	246	222	463	
Households	902	501	230	209	587	260	889	481	215	195	593	257
DEBT INSTRUMENTS other than HFT	1,752	993	481	439	1,035		1,800	943	469	423	1,088	
Loan commitments given	9	2	0	0	3	1	9	1	0	0	4	1
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	317						63					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	723						712					

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

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

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Banco de Crédito Social Cooperativo

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures 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
(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)	1,665	801	392	346	1,023	392	1,574	772	363	321	977	390
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	1	0	3	0	0	0	1	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	814	351	182	155	462	160	798	319	165	138	473	149
of which: small and medium-sized enterprises	753	331	177	152	432		730	299	159	135	440	
Households	848	449	210	191	560	232	773	452	198	183	503	241
DEBT INSTRUMENTS other than HFT	1,665	801	392	346	1,023		1,574	772	363	321	977	
Loan commitments given	7	0	0	0	3	0	4	0	0	0	3	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	64						256					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	581						527					

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

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

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banco de Crédito Social Cooperativo

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment 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: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	1.897	78	78	1.897	44	0	1.847	76	76	1.847	42	0	1.842	71	71	1.842	37	0	1.945	70	70	1.945	33	0
B Mining and quarrying	42	8	8	42	5	0	41	8	8	41	5	0	40	7	7	40	5	0	38	7	7	38	5	0
C Manufacturing	2.826	99	98	2.826	57	0	2.901	100	99	2.901	56	0	3.278	95	95	3.278	55	0	3.278	92	91	3.278	52	0
D Electricity, gas, steam and air conditioning supply	294	2	2	294	2	0	299	1	1	299	2	0	330	1	1	330	2	0	366	1	1	366	2	0
E Water supply	98	6	6	98	2	0	96	6	6	96	2	0	92	6	6	92	2	0	149	3	3	149	2	0
F Construction	1.194	301	301	1.194	174	0	1.206	250	249	1.206	141	0	1.134	160	156	1.134	81	0	1.080	138	137	1.080	71	0
G Wholesale and retail trade	2.713	188	185	2.713	138	0	2.794	162	162	2.794	139	0	2.840	144	144	2.840	126	0	2.972	148	148	2.972	116	0
H Transport and storage	1.084	33	33	1.084	31	0	1.062	34	34	1.062	33	0	1.064	32	32	1.064	32	0	1.038	36	36	1.038	46	0
I Accommodation and food service activities	835	40	40	835	32	0	800	74	73	800	37	0	800	73	72	800	37	0	771	72	72	771	38	0
J Information and communication	421	7	7	421	4	0	411	4	4	411	5	0	196	5	4	196	3	0	200	4	4	200	2	0
K Financial and insurance activities	488	0	0	488	2	0	551	0	0	551	0	0	579	0	0	579	2	0	571	1	1	571	2	0
L Real estate activities	777	61	61	777	30	0	842	57	57	842	22	0	841	63	63	841	26	0	842	62	62	842	55	0
M Professional, scientific and technical activities	690	14	14	690	10	0	725	14	14	725	9	0	702	13	13	702	8	0	690	14	14	690	8	0
N Administrative and support service activities	257	11	11	257	6	0	267	10	10	267	7	0	267	11	11	267	7	0	318	12	12	318	7	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	212	3	3	212	3	0	207	3	3	207	2	0	199	4	4	199	2	0	198	3	3	198	2	0
Q Human health services and social work activities	164	3	3	164	2	0	181	3	3	181	2	0	175	3	3	175	2	0	180	3	3	180	2	0
R Arts, entertainment and recreation	102	4	4	102	4	0	98	5	5	98	4	0	96	10	10	96	4	0	94	10	10	94	4	0
S Other services	133	6	6	133	4	0	236	6	6	236	12	0	157	5	5	157	22	0	194	5	5	194	4	0
Loans and advances	14.227	863	857	14.227	552	0	14.652	812	810	14.652	505	0	14.731	708	704	14.731	453	0	14.026	680	678	14.026	444	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.

2022 EU-wide Transparency Exercise
Collateral valuation – loans and advances
 Banco de Crédito Social Cooperativo

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing	
					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	34,752	32,968	202	1,784	483	35,247	33,560	172	1,687	513	35,809	34,270	178	1,539	489	36,834	35,323	158	1,511	498
Of which secured	22,526	21,018	181	1,508	413	22,633	21,197	159	1,436	452	22,494	21,114	165	1,290	421	22,633	21,368	141	1,265	435
Of which secured with immovable property	18,990	17,571	164	1,415	374	18,958	17,653	149	1,304	395	18,809	17,667	149	1,141	360	18,951	17,845	123	1,107	377
Of which instruments with LTV higher than 50% and lower or equal to 80%	4,161	3,970		191	55	4,314	4,140		174	54	4,375	4,218		157	48	4,537	4,385		152	52
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,590	1,401		189	53	1,569	1,391		178	49	1,537	1,370		167	48	1,527	1,360		166	52
Of which instruments with LTV higher than 100%	1,155	635		520	42	1,043	587		466	61	907	567		340	37	844	535		309	38
Accumulated impairment for secured assets	758	133	13	625	39	676	101	9	574	50	602	98	10	505	46	564	89	8	475	43
Collateral																				
Of which value capped at the value of exposure	18,013	17,216	148	797	323	18,075	17,328	138	747	337	18,009	17,353	136	656	306	18,203	17,547	113	656	326
Of which immovable property	17,887	17,094	133	793	321	17,947	17,214	137	733	325	17,879	17,240	136	639	302	18,063	17,424	113	639	322
Of which value above the cap	31,462	28,846	169	2,617	1,503	30,299	28,115	154	1,185	504	29,379	28,321	152	1,058	476	30,015	28,978	148	1,037	522
Of which immovable property	30,334	28,695	168	1,638	536	29,326	28,150	154	1,176	498	29,212	28,162	152	1,050	474	29,374	28,345	148	1,030	519
Financial guarantees received	3,011	2,953	14	58	32	3,262	3,172	9	90	49	3,179	3,078	15	101	48	3,287	3,178	16	109	45
Accumulated partial write-off	-71	-5	0	-67	0	-97	-5	0	-92	0	-92	-5	0	-87	0	-95	-6	0	-89	0

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.