

Bank Name	Volkswagen Bank Gesellschaft mit beschränkter Haftung
LEI Code	529900GJD3OQLRZCKW37
Country Code	DE

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



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,670	9,220	9,255	9,237	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	8,670	9,220	9,255	9,237	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,670	9,220	9,255	9,237	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	8,670	9,220	9,255	9,237	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,677	9,226	9,260	9,240	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	8,677	9,226	9,260	9,240	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	48,865	50,535	50,956	52,971	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	48,865	50,535	50,956	52,971	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	17.74%	18.25%	18.16%	17.44%	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	17.74%	18.25%	18.16%	17.44%	(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	17.74%	18.25%	18.16%	17.44%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.74%	18.25%	18.16%	17.44%	(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	17.76%	18.26%	18.17%	17.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.76%	18.26%	18.17%	17.44%	(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	61,863	62,797	67,027	72,608	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	14.01%	14.68%	13.81%	12.72%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2023 EU-wide Transparency Exercise Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,670	9,220	9,255	9,237	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	8,670	9,220	9,255	9,237	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	61,863	62,797	67,027	72,608	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	61,863	62,797	67,027	72,608	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	14.01%	14.68%	13.81%	12.72%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	14.01%	14.68%	13.81%	12.72%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital Volkswagen Bank Gesellschaft mit beschränkter Haftung

		ı						
		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	8,677	9,226	9,260	9,240	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,670	9,220	9,255	9,237	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	0	0	0	0	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,514	1,858	1,858	1,858	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-288	-323	-323	-323	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	8,856	8,856	8,856	8,856	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CBR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	2	3	3	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-66	-67	-72	-76	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 99 to 91 of ORP, Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 25% of ORP, Articles 36(1) point (b) and 25%) of ORP, Articles 36(1) point b) (ii) and 25%) of ORP, Articles 36(1) point b) (iii) and 15%) of ORP, Articles 36(1) point b) (iv) and 15%) of ORP, Articles 36(1) point b) (iv) and 15%) of ORP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-1,177	-922	-923	-923	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Addice 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-156	-174	-134	-141	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-10	-10	-10	-17	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220.c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240.c0010)	Articles 479 and 480 of CSR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 51 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier I Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,670	9,220	9,255	9,237	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8	6	4	3	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8	6	4	3	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00	
	-	TOTAL RISK EXPOSURE AMOUNT					(r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В		48,865	50,535	50,956	52,971	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.74%	18.25%	18.16%	17.44%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.74%	18.25%	18.16%	17.44%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	17.76%	18.26%	18.17%	17.44%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,670	9,220	9,255	9,237	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.01)	•
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.74%	18.25%	18.16%	17.44%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	44,375	46,443	46,996	48,101	C 02.00 (n0440, c0010) - (C 07.00 (n0590, c0220, 5001) + C 07.00 (n0110, c0220, 5001) + C 07.00 (n0130, c0220, 5001) + C 08.01 (n0040, c0280, 5001) + C 08.01 (n0040, c0280, 5001) + C 08.01 (n0040, c0280, 5002) + C 08.01 (n0040, c0280, c028
Of which the standardised approach	44,375	46,443	46,996	48,101	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 (r0050, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	49	32	9	9	C 07.00 (r099c, d0220, s001) + C 07.00 (r0110, d0220, s001) + C 07.00 (r0130, d0220, s001) + C 08.01 (r0040, d0260, s001) + C 08.01 (r0050, d0260, s001) + C 08.01 (r0040, d0260, s002) + C 08.01 (r0050,
Credit valuation adjustment - CVA	46	27	7	13	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)	169	169	173	172	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	437	335	243	1,147	C 02.00 (r0520, c0010)
Of which the standardised approach	437	335	243	1,147	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 (6010, 0.601)*12.5+C 20.00 (6010, 0.450)*12.5+MAX(C 24.00(6010, 0.090),C 24.00(6010, 0.100),C 24.00(6010, 0.110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,789	3,528	3,528	3,528	C 02.00 (10590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,789	3,528	3,528	3,528	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	48,865	50,535	50,956	52,971	

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 CVA)' and Securitisations') section.



Comment Comm	(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Comment Comm	Interest income	1,213	1,725	536	1,112
Section Sect	Of which debt securities income	61	109	5	10
General Anti-Appella Segentiary Gene	Of which loans and advances income	1,058	1,471	503	1,073
Control and control associated agreements 54 70 117	Interest expenses	536	795	291	566
Expenses shee coastel (repeated or soleway) 0 0 0 0 0 0 0 0 0	(Of which deposits expenses)	469	684	253	489
Solid incomes	(Of which debt securities issued expenses)	54	70	17	47
197	(Expenses on share capital repayable on demand)	0	0	0	0
Series of Disease on Recognition of Remoral assets and labellities for Innerest assets and Innerest assets	Dividend income	0	0	0	0
A	Net Fee and commission income	197	272	23	41
Series of p) losses of thematical south and labelies of file weak through profit or loss, net 1-12 1-16 1-	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	41	51	21	38
Care for hedge accounting not 12	Gains or (-) losses on financial assets and liabilities held for trading, net	8	40	-9	-5
Sethange differences (gain or c) loss, level 9	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-578	-594	4	-11
Set offer operating scores (properties) 595 585 585 524 7. TOTAL OPERATING INCIDENT, INC. 591 1.598 594 3.13. Administrative expense) 69 1.298 346 3	Gains or (-) losses from hedge accounting, net	-12	-16	0	2
## 1.500 ##	Exchange differences [gain or (-) loss], net	-9	-1	10	9
Administrative expenses) (Coth contributions to revision funds and deposit guarantes schemes) (Coth contributions to revision funds and deposit guarantes schemes) (Cothe contributions or (c) toxices, net (Provision (c) (reversal of provisions) (Commitments to residuation funds and deposit guarantes schemes) (Cothe provisions) (Cothe provisions) (Cothe provisions) (Of which pending legal issues and tax libigation* (Increase of C) (accessed of the fund of pending prints, set)* (Increase of C) (accessed of the fund of pending prints, set)* (Increase of C) (accessed of the fund of pending prints, set)* (Increase of C) (accessed of the fund of pending prints, set)* (Increase of C) (accessed of the fund of pending prints, set)* (Increase of C) (accessed of the fund of pending prints, set)* (Increase of C) (accessed of the fund of pending prints, set)* (Increase of C) (accessed of the fund of pending prints, set)* (Increase of C) (accessed of the fund of pending prints, set)* (Increase of C) (accessed of the fund of pending prints, set)* (Increase of C) (accessed of the fund of pending prints, set)* (Increase of C) (accessed of the fund of pending prints of the pending prints, set)* (Increase of C) (accessed of the fund of the pending prints of the fund of the pending prints of the pending pending prints of the pending pendin	Net other operating income /(expenses)	595	826	242	711
Cach contributions to mediation funds and deposit guarantee schemes 60 65 0 0	TOTAL OPERATING INCOME, NET	919	1,508	534	1,331
Commission of	(Administrative expenses)	923	1,208	346	639
Notification gains or () losses, int Orivisions or () reversal of provisions) 26	(Cash contributions to resolution funds and deposit guarantee schemes)	60	65	0	0
Provisions or C) neversal of provisions or C) neversal or C) neversa	(Depreciation)	25	34	8	249
Perment commitments to resolution funds and deposit guarantee schemes)	Modification gains or (-) losses, net	1	1	2	4
(Commitments and guarantees given) (Other provisions) 23 25 279 0 Of which provisions) 0 of which provisions assues and tax litigation ¹ 0 of which restructuring ¹ (Increases or f) decreases of the fund for general banking risks, pet) ² 0 (Impairment or () excreases of the fund for general banking risks, pet) ³ 0 0 0 0 0 0 (Impairment or () reversal of impairment on financial assets not measured at fair value through profit or loss) 67 109 41 (Financial assets at a warmitised cost) 67 109 41 (Impairment or () reversal of impairment or financial restrictions) 67 108 46 (Impairment or () reversal of impairment or financial restrictions) 67 108 46 (Impairment or () reversal of impairment or financial restrictions) 10 10 10 10 10 10 10 10 10 1	(Provisions or (-) reversal of provisions)	26	-49	-12	-18
Other provisions 23 79 0 0	(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
Of which pending legal issues and tax litigation* Of which restructuring* Of of the fund for general banking risks, net)* Of this restructuring* Of of this restrict restr	(Commitments and guarantees given)	4	30	-12	-17
Of which restructuring¹ Of which restruction restructuring¹ Of which restructuring¹ Of which restruction restructuring¹ Of which restruction restructuring² Of which restruction restructi	(Other provisions)	23	-79	0	-1
(Increases or (-) decreases of the fund for general banking risks, net) - (Increases of the fund for general banking risks, net) - (Impairment or (-) reversal of impairment or infrancial assets at risk value through profit or loss) 67 19 41 (Impairment or infrancial assets at an or nor infrancial assets) 9 21 4 4 ((infrancial assets) 9 21 4 4 ((infrancial assets) 9 21 4 4 ((infrancial assets) 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which pending legal issues and tax litigation ¹	0	-110	0	0
(Impairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss)	-		· ·	0	0
(Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive incomes at fair value in the comprehensive in the compreh	(Increases or (-) decreases of the fund for general banking risks, net) ²			-	0
(Financial assets at amortised cost) (Impairment or (-) neversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 9 21 4 (of which Goodwill) Negative goodwill recognised in profit or loss 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		109	41	57
(Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative poptivili recognised in profit or loss Negative poptivili recognised in profit or loss Stare of the profit or (·) loss of investments in subsidaries, joint ventures and associates 0 0 0 0 0 0 0 0 0 0 0 0 0					-2
(of which Goodwill) Negative popular recognised in profit or loss Stare of the profit or (·) loss of investments in subsidaries, joint ventures and associates 0 0 0 0 0 Frofit or (·) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 0 0 0 FROFIT OR (·) LOSS BEFORE TAX FROM CONTINUUNG OPERATIONS 190 120 149 4 FROFIT OR (·) LOSS AFTER TAX FROM CONTINUUNG OPERATIONS 10 0 0 0 0 Frofit or (·) loss after tax from discontinued operations 0 0 0 0 0 10 0 0 0 10 0 0 0 10 0 0 0 10 0 0 0	(Financial assets at amortised cost)	67	108	46	59
Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates O O O O O O O O O O O D SHORT IN (-) LOSS BETOBE TAX FROM CONTINUUM OPERATIONS FROFIT OR (-) LOSS AFTER TAX FROM CONTINUUM OPERATIONS FROFIT OR (-) LOSS AFTER TAX FROM CONTINUUM OPERATIONS O O O O O O O O O O O O O	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)			4	4
Share of the profit or () loss of innestments in subsidiaries, joint ventures and associates 0	(of which Goodwill)	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups dassified as held for sale not qualifying as discontinued operations 190 120 149 4 RROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 175 19 111 111 2 Profit or (-) loss after tax from discontinued operations 0 0 0 0	Negative goodwill recognised in profit or loss	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS - 190	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		0	0	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS -75 -9 111 2 Profit or (-) loss after tax from discontinued operations 0 0 0 0	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		-	-	0
Profit or (c) loss after tax from discontinued operations 0 0 0 0	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-190	120	149	405
	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		-9	111	281
PROCEED BY A LOCK FOR THE YEAR	Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROPITOR (*) LOSS FOR THE TERR	PROFIT OR (-) LOSS FOR THE YEAR	-75	-9	111	281
Of which attributable to owners of the parent -74 -18 105 2	Of which attributable to owners of the parent	-74	-18	105	269

U 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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/202	22			As of 31	/12/2022			As of 31,	03/2023			As of 30	06/2023		
		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierarı	:hy		Fa	ir value hierard	:hy	
ASSETS:	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	References
Cash, cash balances at central banks and other demand deposits	5,518				3,729				5,972				11,478				IAS 1.54 (i)
Financial assets held for trading	16	0	16	0	12	0	12	0	3	0	3	0	2	0	2	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	14,178	6	0	14,173	14,151	3	0	14,148	503	0	0	503	500	0	0	500	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,702	3,702	0	0	3,636	3,636	0	0	3,496	3,496	0	0	3,420	3,420	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	46,645				49,412				49,984				51,326				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	58	0	58	0	36	0	36	0	5	0	5	0	3	0	3	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				2				-3				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,310				4,959				4,794				5,049				
TOTAL ASSETS	75,428				75,934				64,758				71,776				IAS 1.9(a), IG 6

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

(min	EUR)		,	As of 30/09/20	22					As of 31	1/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	s carrying amou	ınt ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	1,153	2,549	0	-2	-4	0	1,408	2,230	0	-2	-6	0	1,589	1,901	0	0	0	0	1,615	1,799	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	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	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	33,167	12,874	1,076	-136	-306	-378	33,966	14,728	1,223	-183	-291	-375	36,262	13,690	1,111	-349	-508	-615	37,157	14,012	1,164	-346	-485	-605	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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.



Breakdown of liabilities

Volkswagen Bank Gesellschaft mit beschränkter Haftung

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	5	4	2	11	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	61,987	63,022	50,827	57,649	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	5	11	27	65	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	332	267	309	261	IAS 37.10; IAS 1.54(I)
Tax liabilities	2,448	2,108	2,204	2,206	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	172	200	213	226	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	64,948	65,612	53,582	60,418	IAS 1.9(b);IG 6
TOTAL EQUITY	10,480	10,322	11,177	11,358	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	75,428	75,934	64,758	71,776	IAS 1.IG6

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



Breakdown of liabilities

Volkswagen Bank Gesellschaft mit beschränkter Haftung

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities t	y instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		10	14	29	76	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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	10,903	10,923	11,087	9,573	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	15	1,565	87	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	294	276	654	683	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	106	88	389	425	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	285	252	140	86	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	70	33	140	86	ECB/2013/33 Annex 2.Part 2.9.1
Берозісэ	Other financial corporations	16,265	16,833	4,782	3,811	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,665	1,702	1,215	1,811	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,282	6,121	7,660	8,745	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,964	5,807	3,847	4,497	ECB/2013/33 Annex 2.Part 2.9.1
	Households	24,294	23,615	22,177	29,439	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	20,549	19,603	17,990	23,851	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,599	3,913	4,108	4,860	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	0	0	31	31	Annex V.Part 1.37
Other financial liabilities		1,065	1,089	218	453	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		61,997	63,037	50,856	57,725	_



2023 EU-wide Transparency Exercise Market Risk

							VOIN	Swager bank e	ocociiociiaic	mic besem	ankeer man	curig										
	SA						M									11						
			VaR (Memorar	ndum item)	dum item) STRESSED VaR (Memorandum item		AND MIC	REMENTAL DEFAULT O MIGRATION RISK PAPITAL CHARGE APITAL CHARGE		AL CHARGE		VaR (Memorandum item)		STRESSED VaR (Memorandum item		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE F	RISKS CAPITA FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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 (SVaR 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30	/09/2022									As of 31/1	12/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	ō	0							0	0	ō	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	437	335	0	0	0	0							0	0	0	0						
Total	437	335	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31,	/03/2023									As of 30/0	06/2023					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	ō	ō	ō							0	ō	ō	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	243	1,147	0	0	0	0							0	0	0	0						
Commodities risk Total	243	1.147	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Otal	243	1,147	U	U	U					u			U									

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 RNM OV1 template.



		Standardised Approach													
		As of 30/09/2022 As of 31/12/2022													
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁶	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions						
	(min EUR, %)														
	Central governments or central banks	6,856 966	7,986 966	2,642		5,482 950	7,067 950	2,645							
	Regional governments or local authorities Public sector entities	1,175	1,176			1,124	1,125								
	Public sector entities Multilateral Development Banks	1,173	1,170	*		43	1,123								
	International Organisations	96	96	0		98	98								
	Institutions	890	604	179		911	633	211							
	Cornorates	26.249	14.329	13.888		27.867	16.391	16.032							
	of which: SME	3.328	2.164	1.723		2.915	1.741	1,383							
	Retail	36,151	32,908	24,466		35,893	32,593	24,407							
Consolidated data	of which: SME	1,328	1,204	688		279	212	121							
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0							
		0	0	0		0	0	0							
	Exposures in default	1,691	872	1,184	409	1,764	774	1,063	577						
	Items associated with particularly high risk	0	0	0		0	0	0							
	Covered bonds	306	306	31		293	293	29							
	Claims on institutions and corporates with a ST credit assessment	0	U	0		0		0							
	Collective investments undertakings (CIU)	30		32		25	25	25							
	Eouitv Other exeosures	2.001	2.001	1.998		2.062	2.062	2.059							
	Other exposures Standardised Total ²	76.458	61,319	44,424	744		62.054	46,475							
	Standardised Total	76,438		44,424		/0,314		40,473	1,028						

"Considerations with Engineering Consideration and Consideration Conside

		* ourning from the 2012 electron, was argustermore and provisions for the consciousless data include: general chest each acquartering, for the consciousless with the sale part outriety or counterparty.										
					Standardised A	pproach						
			As of 30/09/	2022			As of 31,	12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min BUR, %) Central governments or central banks	6,049	7,030	2,498		4,406	5.973	2.607				
	Central governments or central banks Regional governments or local authorities	965	7,030	2,496		949	5,973 949	2,007				
	Public sector entities	1,171	1.172	0		1,119	1,121	0				
	Multilateral Development Banks	.,	0	ō		0	.,	ō				
	International Organisations	0	0	0		0	0	0				
	Institutions	606	397	79		635	417	79				
	Corporates	12,375	5,296	5,127		11,978	5,824	5,642				
	of which: SME	1,716	840	671		1,818	817	636				
	Retail	19,974	18,646	13,844		19,732	18,398	13,795				
GERMANY	of which: SME	794	783	447		23	22	13				
GERI-IAITI	Secured by mortgages on immovable property	9	0	0		0		0				
	of which: SME Exposures in default	1,260	607	837	249	1,263	522	720	314			
	Exposures in default Items associated with particularly high risk	1,200	007	03/	240	1,203	244	720	314			
	Covered bonds	306	306	31		293	293	29				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	10	10	10		10	10	10				
	Other exposures	852	852	849		816	816	813				
	Standardised Total ²				401				508			

(ii) Chishel excours, unlike Excours value, is recorded before takino into account any effect due to credit convenion factors or credit nik relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

					Standardised Ap	proach					
			As of 30/09/	2022			As of 31;	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)		203				60				
	Central governments or central banks Regional governments or local authorities	66	203	0		61	60				
	Public sector entities	2	1	o o		2	1	i o			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	39	29	6		34	24	5			
	Corporates	1,871	1,413	1,177		2,813	2,233	2,233			
	of which: SME	1,446	1,164	929		0	0	0			
	Retail	5,571	3,933	2,926		5,683	3,988	2,976			
FRANCE	of which: SME	240	134	77		144	81	46			
11011102	Secured by mortgages on immovable property	0	0	0		0	0				
	of which: SME	191	132	183	40	214	02	125	112		
	Exposures in default Items associated with particularly high risk	191	132	163	40	214	93	123	112		
	Items associated with particularly high risk Covered bonds	l ő	0	0							
	Claims on institutions and corporates with a ST credit assessment	i	0	0		ů	0				
	Collective investments undertakings (CIU)	ō	ō	ō		i i	0	i o			
	Equity	0	0	0		0	0	0			
	Other exposures	1.046	1.046	1.046		1.135	1.135	1.135			
	Standardised Total ²				69				192		

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
ITALY	Control Contro	23a 0 0 0 5 5 5 5 13 13 13 14 0 0 0 0 0 0 0 0 0 0 0 0 0	2288 0 0 0 0 51 817 30 5,220 140 0 0 0 0	0 0 0 0 48 88 810 24 3,899 90 0 0 0 0	3	237 0 0 0 0 51 1,168 794 5,258 3 2 0 0 0 0 0 0	238 0 0 0 5 888 675 5,122 5,122 0 0 0	0 0 0 48 760 551	44		
	Standardised Total ²				56				74		

		W										
					Standardised A	pproach						
			As of 30/09	2022			As of 31	/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min BUR, %)	196	201			188	193					
SPAIN	Control oververments or control sharks A public sector entire to and arthritise Multilisean Development basks Multilisean Development basks Santardisean Control of the Control of th		0 0 10 688 2,825 56 0 0	0 0 0 5 688 0 2,109 39 0 0 0 0		0 0 0 12 1,097 0 2,872 0 0 0 84 0 0	0 0 0 12 831 0 2,799 0 0 0 0	0 0 0 4 831 0 2,100 0 0 0 6 6 0 0	42			
	Other exposures	0			99							
	Standardised Total ²			100								

99

"Obtainal exposure, untilse Exposure value, in recorded before takins into account any effect due to credit convenion factors or credit nik missastion techniques (e.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securisation exposures bot includes general credit nik adjustments.



					Standardised Ap	proach			
			As of 30/09/	2022			As of 31,	/12/2022	
	(reln EUR: %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control generated or control alsoles (Spingland personness for both anthrottes (Spingland personness for both anthrottes) (Spingland personn	0 0 0 11 3,457 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0	0 0 0 1,485 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 1,465 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 77 4,049 0 1 1 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 61 1,978 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 55 1,578 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

(2) Total value adjustments and provisions per country of countryshy excludes those for securitisation exposures but includes general credit risk adjustments and provisions per country of countryshy excludes those for securitisation exposures but includes general credit risk adjustments.

		(A) Trails state adjustments this provisions per Coloristy or Coloristy and Coloristy										
					Standardised A	pproach						
			As of 30/09/	2022			As of 31,	12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
NETHERLANDS	Conference of the Conference o	0 0 0 0 100 3,466 255 250 0 0 0 0 0	0 0 0 0 0 2 2,259 233 0 0 0 0	0 0 0 0 15 2,299 0 0 0 0 0 0 0 0	5	61 0 0 0 51 4,209 0 65 0 0 0 0 0 0 0	61 0 0 0 0 0 5 1 2,633 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 4 4 0 0 0 0 0 0 0 0 0 0	4			
	Standardised Total ²				6				11			

					Standardised A	pproach			
			As of 30/09	2022			As of 31,	/12/2022	
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
POLAND	Control overerments or centrol sales (Sectional overerments or local antifolion production of the control of	152 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	165 0 0 0 0 588 6 333 4 0 0 0	139 0 0 0 0 0 5 5 5 29 2 2 0 0 0 7 7 0 0		163 0 0 0 0 0 2 801 0 0 0 0 0 112 0 0 0 0 0 0 0 0 0 0 0 0	165 0 0 0 0 0 2 616 0 342 0 0 0 0 0	33 0 0 0 0 1 610 0 257 0 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
	Standardised Total ²	Charlest assessment until a financia and			20				13

Ordinal execurs, utilis Exosice vilus, is recorded before takino into account any effect due to credit convenien factors or credit risk mitiaation technicuss (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.



					Standardise	d Approach					
			As of 31/	03/2023			As of 30/	06/2023			
	(min EUR. %)	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		
	Central governments or central banks	8.283	9,965	2,640		13.413	13.412	2,595			
	Regional governments or local authorities	1,217	1,216	0		988	988	0			
	Public sector entities	1,564	1,565	4		1,000	1,002	1			
	Multilateral Development Banks	45	45	0		47	47	0			
	International Organisations	99	99	0		99	99	0			
	Institutions	886	572	171		1,211	856	166			
	Corporates	30,122	18,648	17,908		30,783	19,961	19,297			
	of which: SME	5,026	3,603	2,864		6,004	3,913	3,248			
	Retail	34,153	30,699	22,874		33,978	31,013 416	23,168			
Consolidated data	of which: SME	984	842	481		539	416	238			
	Secured by mortoages on immovable property of which: SMF	0		0		0		0			
	or which: SNE Exposures in default	1.809	902	1.212	586	1,775	935	1.270	529		
	Exposures in default Items associated with particularly high risk	1,009	902	1,212	300	1,773	933	1,270	329		
	Covered bonds	459	459	46		293	293	29			
	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	20	20	20		21	21	21			
	Other exposures	2,131	2,131	2,130		1,793	3,469	1,563	954		
	Standardised Total ²	80,788 66,320 47,006 1,007 85,403 72,096 48,110									

10 Operations, while Operations, a special sides in 1814 and 1814 are sense and produced and the sense and the sen

					Standardise	d Approach									
			As of 31,	03/2023			As of 30,	06/2023							
	(min FID %A)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²						
	Central governments or central banks	6.683	8,161	2,603		12.297	12.297	2.574							
	Regional governments or local authorities	1,216	1,216	0		986	986	. 0							
	Public sector entities	1,559	1,561	0		1,000	1,002	1							
	Multilateral Development Banks	0	0	0		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	504	292	54		591	372	67							
	Corporates	12,760	6,820	6,673		12,950	7,251	6,914							
	of which: SME	1,222 18.837	666 17.087	519		2,912	1,616 16.864	1,278 12.633							
	Retail of which: SMF	18,837	17,087	12,723 296		18,115	16,864	12,633							
GERMANY	Secured by mortgages on immovable property	328	317	296		07	00	49							
	Secured by mortgages on immovable property of which: SMF	0	0			ů		0							
	Francisco in default	1.273	608	833	387	1.248	603	828	35						
	Items associated with particularly high risk	0	0			0	0	0	-						
	Covered bonds	459	459	46		293	293	29							
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0							
	Collective investments undertakinus (CIU)	0	0	0		0	0	0							
	Equity	11	11	11		11	11	11							
	Other exposures	872	872	870		432	1,897	455							
	Standardised Total ²				582				56						

(1) Original exposure, unilise Exposure value, is reported before taking into account any effect due to credit convenient factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and previsions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Comparison Com			(a) The final adjustments as promoting per country or country any encountry account of assertions of adjustments and promoting per country or country accountry accountry accountry accountry accountry.									
Papears Pape						Standardisc	d Approach					
Comparison Com				As of 31,	03/2023			As of 30,	06/2023			
Carlad documentate or control abouts. Restorated envermentary to both authorities 1			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Related conversaments of Scale and Conversaments 1			- 66	245			140	144				
#Affice control metics 2 1 0 0 0 0 0 0 0 0 0			1	143	0		2	1	o o			
Mattituead Development Banks Mattituead Development Banks			2	1	ō		i i	i i	i o			
FRANCE 12 2 34 32 48 10 10 10 10 10 10 10 1			0	0	0		0	0	0			
Converses 3,772 2,774 2,984 3,975 2,996 2,800		International Organisations	0	0	0		0	0	0			
## antity 30		Institutions			2				6			
Rank		Corporates	3,773		2,584			2,994	2,983			
FRANCE defaults and construction of the constr		of which: SME						46				
FMANUE			5,053				5,123					
Section Sect	EDANCE		281	156	89		262	148	85			
Exosupe is individed: These associated within workcularly higher risk These associated within workcularly higher risk Covered boards Claims on institutions and control risks with a ST or well assessment Claim son in workcularly and control risks with a ST or well assessment Claim control in the control risks with a ST or well assessment Claim control risks with a ST or well assessment A 1, 17, 17	TIONIVEL		0	0	0		0	0	0			
Tomas associated with martificularly fished risks 0			0	0	0		0	0	0			
Convert bound. Claims on built-fidence and convertee with a ST or selft assessment Claims on built-fidence and convertee with a ST or selft assessment Claims on the convertee with a ST or selft assessment Claims on the convertee with a ST or selft assessment Claims on the convertee with a ST or selft assessment A ST OR ST			233	140	182	76	252	172	230	- 61		
Calmon on institutions and comprodess with 9 T credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0			0		0			
Collective investments undertakines (CU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0												
Equity 0 0 0 0 0 0 0 1324 1.015												
Other emographs 1,139 1,139 1,239 1,230 1,234 1,018			0	0					0			
			1 120	1 120	1 120		1 220	1 224	1.010			
		Standardised Total ²	1.127	1.127	1.127	138		A.A.C	1.010	128		

		(a) rosa vase aspasinenta a	a provisions per country or co	uniterparty encourses transition as	CONTRACT EXPOSURES CO. FICO	on years that the sujunting	ina.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %) Central governments or central banks	433	434	0		302	302	6	
	Regional governments or local authorities	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	49	7	4		224		36	
	Corporates	1,366	982	874		1,306	1,006	895	
	of which: SME	698	585	477		735		515	
	Retail	5,260	5,131	3,840		5,459	5,299	3,963	
ITALY	of which: SME	49	47	27		67	64	36	
IIALI	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME	0		9				0	18
	Exposures in default	51	22	29	37	39	20	26	18
	Items associated with particularly high risk	0				0	0	U	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0							
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0		0		ı .		l ő	
	Other exposures	0	i i	o o		ŏ	l ő	l ő	
	Standardized Total ²				65				46

					Standardise	d Approach					
			As of 31,	03/2023			As of 30	/06/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min BJR, %)										
	Central governments or central banks Reoinal governments or local authorities Public sector entities Multilateral Develoment Banks International Organisations Institutions	305 0 0 0	310 0 0 0 0	0 0 0 0 2		232 0 0 0 0 7	232 6 6 6 7	0 0 0 0			
SPAIN	Corporates of which: SME Retail of which: SME	1,440 80 2,771 0	1,079 78 2,708 0	1,060 60 2,031 0		1,670 88 2,965 0	1,312 86 2,903	65			
	Secured by mortgages on immovable property of which: SHE Exposures in default Items associated with particularly high risk	0 84 0	0 40 0	0 48 0	60	0 82 0	43	0 0 54	34		
	Covered bonds Covered bonds Collective on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0	0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0 25	0 0 0 0			
	Standardised Total ²				113				86		

113
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit coverage factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Volkswagen Bank Gesellschaft mit beschränkter Haftung

Combal government or combal basis Combal government or combal government o						Standardisc	d Approach			
Combal government or combal basis Combal government or combal government o				As of 31,	03/2023			As of 30,	06/2023	
Control operations or control busines 5			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
	UNITED KINGDOM	Contral governments or contral tasket Additional Development Earls Hallifered Development Earls Hallifered Development Earls Concrete General Contral Additional Contral Extension in Additional Contral Extension in Additional Contral Contral Contral Contral Cont	4,098	1,941	1,896	0	4,512	2,535	2,441	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to orelit convenient factors or order risk mitigation techniques (e.g., substitution effects).
(2) Yorlal value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total value adjustments an	a provisions per country or col	anterparty excludes those for se	cuntisation exposures out inclu	ses general credit risk adjustme	ES.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(min BUR. %) Central governments or central banks Regional governments or local authorities	140	140	0		70 0	70 0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0 17	0 17	0		0 48	0 48	0 10	
	Corporates of which: SME	3,969 717 66	2,888 531 65	2,761 404		4,181 333 67	3,153 278	3,153 278 50	
NETHERLANDS	Retail of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	Secured by moreages on immovable property of which: SME Exposures in default	0	0	0 59	5	0 50	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				13				12

					Standardisc	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(min BJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
POLAND	Control overcomments or control shareds Sectional documentaries or local attentions Author socio entities Author socio entities International Orientaries International Orient	158 0 0 0 10 147 863 213 355 5 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0	158 0 0 0 0 147 728 194 353 5 5 0 0 0 0 0	322 0 0 0 0 30 683 148 123 3 0 0 0 0 0		400 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40 0 0 0 116 825 202 379 0 0 0 0	8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7
l .	Other excosures Standardised Total ²			·	18		3		14

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to oredit convenien factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for exacutivation exposures but includes general credit risk adjustments.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	09/2022					As of 31,	12/2022		
		Origina	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	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	0
	Retail - Other Retail	0	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	0
	Retail - Other Retail - Of Which: non-SME	0	0	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.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2023					As of 30/	06/2023		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	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	0
	Retail - Other Retail	0	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	0
	Retail - Other Retail - Of Which: non-SME	0	0	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.



General governments exposures by country of the counterparty

				Volkswagen Bank Gesellschaft mit beschränkter Haftung As of 31/12/2022										
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	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	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium	206 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		200	0 0 0 0	0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	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 - 3M [Bulgaria													
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M 13M - 1Y 11Y - 2Y 22Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark													
Total	Estonia													



General governments exposures by country of the counterparty

						Volkswagen B	ank Gesellschaft mit beso	hränkter Haftung						
				As of 31/12/2022 Direct exposures										
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
		uei vauve ililaitual assets	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 [Finland													
[0 - 3M [France	80 80	0 0 0 0 0 0 0 79	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 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 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	1 0 0 0 0		
Total	Germany	133 142 288 966 127 0	0 131 2 2 3 3 3 3 5 7 126	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 0 0 0 0	133 142 288 363 126 (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 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 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 0 0 0 0 0 0 0 0 0 0 0 0		
Total	Croatia	2000	2,004	·		2,000		·		J				
[0 - 3M [3M - 1Y [Greece	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	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 - 3M	Hungary													
[0 - 3M [Ireland	168 0 0 0 0 0 0 0 0 0 0 0 0	167 0 0 0 0 0 0 0 0 0 0 53 0 221	0 0 0 0 0	0 0 0 0 0 0	167 () () () () () () ()	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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Italy	9 9 11 17 17 17 17 17 17 17 17 17 17 17 17	0	0 0 0 0 0 0	0 0 0 0 0 0	(((9 11, 75 (283	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	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						Volkswagen B	ank Gesellschaft mit beso	chränkter Haftung						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	5	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	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	Risk weighted exposure amount
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 2Y 13Y - 5Y 13Y - 5Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y 15Y - 10Y	Lithuania													
ſ10Y - more														
Total [0 - 3M [13M - 1Y f	Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands	77	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 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total [0 - 3M	Poland	, and the second	5	0 0 0 0 0	0 0 0 0 0	69 ((((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 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Portugal	77	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(((7; 9;	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 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 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	, and the second
Total	Romania	100	100	U	U	100			0		U		U	U
Total	Slovakia		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 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	(000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	Slovenia			·	·					·		·		



General governments exposures by country of the counterparty

						Volkswagen B	ank Gesellschaft mit besc	hränkter Haftung						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	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 [Spain	0 0 0 44 183 20 28	0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 46 182 0 228	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 - 3M [Sweden													
[0 - 3M [United Kingdom													
Total	Iceland													
[0 - 3M [Liechtenstein													
Total	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong													



General governments exposures by country of the counterparty

			Volkswagen Bank Gesellschaft mit beschrankter Hattung As of 31/2/2022											
						Direc	t exposures							
	(mln EUR)			On balance s	heet	Direct	c exposures		Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	China													
10tal 0 - 3Mf 13M - 1Yf 13Y - 2Yf 12Y - 3Yf 13Y - 5Yf 13Y - 5Yf 13W - 1Yf 13W - 1Yf 13W - 1Yf 13Y - 3Yf 13Y - 5Yf 13Y - 5Yf 13Y - 5Yf 13Y - 5Yf	Switzerland													
[10Y - more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Volkswagen Bank Gesellschaft mit beschränkter Haftung

					VOIKSWAGETI DE	ink desenscriant mit best	cilialiktei riaiturig						
						As of 31/12/2022	2						
					Direc	t exposures							
(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
											Off-balance s	heet exposures	
				Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Country / Region	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	Risk weighted exposure amount
Africa													
Others	19	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 198 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				
	Country / Region Africa	Country / Region Total gross carrying amount of non-derivative financial assets Africa	Country / Region Total gross carrying amount of non-derivative financial assets derivative financial assets Africa Others Total carrying amount of non-derivative financial assets (as of short positions) Total carrying amount of non-derivative financial assets (as of short positions) Others Others	Country / Region Total gross carrying amount of non-derivative financial assets assets (not of short positions) Of which: Financial assets held for trading Africa Others	Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Africa Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets held for trading of which: Financial assets held for trading of which: Financial assets designated at fair value through profit or loss Total carrying amount of non-derivative financial assets held for trading of which: Financial assets designated at fair value through profit or loss Others	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio assets (net of short positions) Africa Africa On balance sheet Non-derivative financial assets by accounting portfolio assets (net of short positions) of which: Financial assets designated at fair value through profit or loss through profit or loss through profit or loss of which: Financial assets at fair value through profit or loss through profit or loss of which: Financial assets of which: Financial assets of which: Financial assets at fair value through profit or loss through profit or loss through profit or loss of which: Financial assets of which: Financial assets of which: Financial assets of which: Financial assets at fair value through profit or loss thr	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets of which: Financial assets designated at fair value through profit or loss Africa Others As of 31/12/2022 Or which: Financial assets by accounting portfolio Of which: Financial assets of which: Financial assets and fair value through profit or loss Of which: Financial assets at fair value through profit or loss Of which: Financial assets at fair value through profit or loss On balance sheet Non-derivative financial assets by accounting portfolio Of which: Financial assets of which: Financial assets at fair value through profit or loss Of which: Financial assets at fair value through profit or loss Of which: Financial assets at fair value through profit or loss Of which: Financial assets at fair value On profit or loss Of which: Financial assets of a profit or loss Of which: Financial assets at fair value On profit or loss Of which: Financial assets of a	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positions of which: Financial assets designated at fair value through profit or loss through profit or loss Others On balance sheet Non-derivative financial assets by accounting portfolio Derivatives with positives with positives with positives with positives of which: Financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income Others	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Total gross carrying amount of non-derivative financial assets (set of short positions) Of which: Financial assets by accounting portfolio Of which: Financial assets at despitate at the value through profit or loss Of which: Financial assets at fair-value through profit or loss Of which: Financial assets at amortised cost. Carrying amount Notional amount carrying amount Of which: Financial assets at fair-value through profit or loss Of which: Financial assets at amortised cost. Carrying amount Of which: Financial assets at amortised cost. Carrying amount Of which: Financial assets at amortised cost. Carrying amount Of which: Financial assets at amortised cost. Carrying amount Of which: Financial assets at amortised cost. Carrying amount Of which: Financial assets Of wh	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Der	Country / Region Total gross carrying amount of non-derivative financial assets Neighbor totaling Practice Neighbor totaling Neighbor	Country / Region	Country / Region

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 counterparts 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 counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Chana, Guinea, Guinea,

(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.



General governments exposures by country of the counterparty

			Volkswagen Bank Gesellschaft mit beschränkter Haftung As of 30/06/2023											
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	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	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium	99	0 99 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	000000000000000000000000000000000000000	99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	000000000000000000000000000000000000000	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 - 3M [Bulgaria													
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Denmark													
Total	Estonia													



General governments exposures by country of the counterparty

						VOIKSWAGETT DI	As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [Finland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	0 0 0 0 0 1 1 1 1	0 0 0 0 81 60 141	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 81 0 81	0 0 0 0 0 0 60	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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0
Total	Germany	80 80 377 82 427 20 50 1,048	0 80 3777 82 427 20 60	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	6 80 377 81 427 20 0 985	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	000000000000000000000000000000000000000	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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		50
10 - 3M	Croatia													
[0 - 3M] [3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Greece	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 0 0 0 0 0	0 0 0 0 0 2	0 0 0 0 0	000000000000000000000000000000000000000	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		
Total [0 - 3M [Hungary			·						v	,	,		•
[3M - 1Y 1Y - 2Y 12Y - 3Y [3Y - 5Y	Ireland	0 0 0 0 0 5 5 5	0 0 0 0 0 54 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 54 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		
15Y - 10Y 110Y - more Total 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Italy	0 0 0 9 7 13 78 190	0 0 0 97 113 78	0 0 0 0 0	0 0 0 0 0	0 0 0 97 113 78 0 288	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		184
Total	Latvia		70											



General governments exposures by country of the counterparty

						volkswagen bi	As of 30/06/2023							
						Dire	ct exposures							
				On balance s	heet	D II C	et exposures		Deriva	tives		Off balar	ice sheet	
	(min EUR)					ssets by accounting portfolic		Derivatives with pos			negative fair value		neet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	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 [Lithuania													
[0 - 3m] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Luxembourg													
[3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Netherlands	0 0 70 0	0 0 0 70 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 0	0 0 0 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	Poland	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 0	0 0 0 0 0		
10 - 3m 3m - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Portugal	0 0 0 73 96 0	0 0 0 73 96 0 169	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 73 95 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 - 3M [Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Slovakia	0	0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
To - 3M	Slovenia													



General governments exposures by country of the counterparty

						Volkswagen B	ank Gesellschaft mit beso							
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
				of which:	Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
			Total carrying amount of		der der e maneral as	accounting portions		Bernadres with pos	- Con Value	Servatives with	The state of the s			Risk weighted exposure amount
Residual Maturity	Country / Region	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	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 [Spain	0 6 4 6 188 197 429		0 0 0 0 0	0 0 0 0 0	0 0 4 0 186 0 2 32	0 0 0 0 0 197 197	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		197
[0 - 3M [Sweden													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	United Kingdom													
Total	Iceland													
[0 - 3M [3M - 1Y [Liechtenstein													
Total	Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Canada							_						
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						Vollandgen a	As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet		от сирозинез		Deriva	tives		Off balar	ice sheet	Ť
	(MIN EUK)				Non-derivative financial as	sets by accounting portfolic		Derivatives with pos			negative fair value	Off-balance sl		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
137 - 571	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Volkswagen Bank Gesellschaft mit beschränkter Haftung

					VOIKSWageri Do	ink desenscriant mit best	chiankter martung						
						As of 30/06/2023	3						
					Direc	t exposures							
(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
											Off-balance s	heet exposures	
				Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Country / Region	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	Risk weighted exposure amoun
Africa													
Others	0 0 99 99 99 99 99 99 99 99 99 99 99 99	0 0 0 0 0		0 99 0 0 47 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0						
	Country / Region Africa	Country / Region Total gross carrying amount of non-derivative financial assets Africa Others	Country / Region Total gross carrying amount of non-derivative financial assets Africa Others Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-non-derivative financial assets (net of short positions) Total carrying amount of non-non-derivative financial assets (net of short positions) Total carrying amount of non-non-derivative financial assets Total carrying am	Country / Region Total gross carrying amount of non-derivative financial assets assets (not of short positions) Of which: Financial assets held for trading Africa Others Others	Country / Region 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 through profit or loss through profit or loss Others Others	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio assets (net of short positions) Africa On balance sheet Non-derivative financial assets by accounting portfolio for which: Financial assets of which: Financial assets designated at fair value through profit or loss fair value through profit or loss Of which: Financial assets of which: Financial assets designated at fair value through profit or loss Of which: Financial assets of which: Financial assets and profit or loss fair value through profit or loss Others Others	Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Africa Arica Arica	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets of which: Financial assets despinated at fair value through profit or loss Africa Africa On balance sheet Non-derivative financial assets by accounting portfolio Derivatives with portional assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income Others Others	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive	Country / Region Total gross carrying amount of non-derivative financial assets Non-derivative financi	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Orthodises and protective financial assets by accounting portfolio Orthodises and protective financial assets by accounting portfolio Orthodises and protective financial assets by accounting portfolio Orthodises and portfolio Orthodises and portfolio Orthodises are financial assets by accounting portfolio Orthodises are financial assets by accounting portfolio Orthodises are financial assets by accounting portfolio Orthodises are financial assets are financial assets by accounting portfolio Orthodises are financial assets are financial asset	As of 30/06/2023 Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio

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 counterparts 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 counterparts (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 conomic 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Chana, Guinea, Guinea,

- (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 nGAMP

Performing and non-performing exposures

Volkswagen Bank Gesellschaft mit beschränkter Haftung

					As of 30/09/2022									As of 31/12/2022				
		Gross c	arrying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated n dit risk and provisions ⁴	egative changes in fair	Collaterals and		Gross carry	ing amount/ Nomina	lamount		Accumulated imp	airment, accumulated neg	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performin	91	On performing exposures ²	On non-perfor	ming exposures ¹	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	t .	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 31	exposures		Of which Stage 3 ¹			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	Сфила		Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	5,517									3,727					0	0		
Debt securities (including at amortised cost and fair value)	17,595									17,513								
Central banks		0										0						
General governments	3,36	9 0								2.117					5			
Credit institutions	333	3 0								1.521		0			2			
Other financial corporations	13.89	2 0								13.875		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)	47,798	133	1,875	1,384	1,076	411	456	378	929	50,544	213	1,505	1,384	1,223	442	415	375	835
Central banks												0						
		1	_		1	1			1	_		-		_	1			1
General governments		0	0		0	0		0	0	0		0	0		0	0		0
Credit institutions	100	6 0	1		0	0		0	0	88	. 0	0	0		1	0		0
Other financial corporations	1,300	6 0	28	1	7	5	3	2	14	1,328	1	4	4	3	2	2	2	2
Non-financial corporations	19,30	1 42	1,132	83	626	204	276	206	582	23,050	114	797	722	597	255	221	187	577
of which: small and medium-sized enterprises	4,919	9 11	416	25	202	61	85	68	204	6,883	63	203	173	186	109	80	74	34
of which: Loans collateralised by commercial immovable property	96		242							411					,			
or whore construenced by commercial inmovable property	30'	1	243	194	192	1		l °	1 "	411			1	1	1	<i>'</i>	· · · · · · · · · · · · · · · · · · ·	
Households	27,08	91	714	54	444	203	177	170	332	26.077	99	704	658	622	184	192	187	257
	.,	1		1	1	1	1								1			
of which: Loans collateralised by residential immovable property	33	7 0	1		1	0			0	18	0	1	0			0		0
			1	1		l			1					1	l			
of which: Credit for consumption	24,28	3 87	544	46	368	159	146	147	211	23,389	98	593	570	514	156	163	163	207
DEBT INSTRUMENTS other than HFT	70,910	133	1,875	1,384	1,076	417	456	378	929	71,784	213	1,505	1,384	1,223	450	415	375	835
						· · · · · ·	-											
OFF-BALANCE SHEET EXPOSURES	14,816	5	436	165	390	44	21	. 21	0	14,634		391	126	363	41	51	51	0

<sup>14,816 439 156 390 44 21 21 0 14,6354 390 126 363 41 51 51

**</sup>The Part And Participal Contract concessions will not both the CALL'S of Basedon (18) to 15,700,21 (2011) CONTRACT CONTRA



Performing and non-performing exposures

Volkswagen Bank Gesellschaft mit beschränkter Haftung

							Voli	swageri barik deseliscri	on min ocaciii diikteri	iuitung							
					As of 31/03/2023								As of 30/06/2023				
		Gross ca	rrying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated negative changes in fail dit risk and provisions ⁴	Collaterals and		Gross co	arrying amount/ Nominal am	ount		Accumulated imp	airment, accumulated ne it risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	Of w	hich non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ³	exposures	Of which Stage 3 ³			and <=90 days	0	f which: defaulted	Of which Stage 3 ⁵	exposures		Of which Stage 31	
(min EUR) Cash balances at central banks and other demand deposits	5,970								11,477								
Debt securities (including at amortised cost and fair value)	3,993								3,913			,	Š				
Central banks											0	0	0	0	0	0	0
General governments	2,060	0		0	0	0		0 0	2,078		0	0	0	0	0	0	0
Credit institutions	1,430	0		0	0	0		0 0	1,335		0	0	0	0	0	0	0
Other financial corporations	503	3 0		0	0	0	0	0 0	500	0	0	0	0	0	0	0	0
Non-financial corporations		0	0	0	0	0	0	0 0		0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	51,481	152	1,525	1,472	1,111	813	683 6	5 828	52,783	176	1,514	1,424	1,164	800	657	605	842
Central banks		0			0	0		0 0			0	0	0	0	0	0	0
General governments	3	3 0		0	0	0			3		0	0	0	0	0	0	o
Credit institutions	46	3 0		0	0	0	0	0	96	0	0	0	0	0	0	0	0
Other financial corporations	565	5 0	-	, ,	s	7	4	3 3	540	0	4	4	3	4	2	2	2
Non-financial corporations	23,187	152	833	797	554	423	301	11 531	22,208	174	695	663	486	360	225	189	470
of which: small and medium-sized enterprises	6,565	5 74	235	218	156	119	78	50 135	4,405	2	159	155	134	66	41	35	119
of which: Loans collateralised by commercial immovable property	1,991	0	65	69	43	12	8	5 38	1,530	22	63	52	29	26	8	3	56
Households	27,678	0	685	668	553	383	378	71 293	29,936	2	815	758	675	436	429	414	371
of which: Loans collateralised by residential immovable property	22	0		0	0	0	۰	0	23	0	1	1	1	0	0	0	0
of which: Credit for consumption	23,865		584	568	457	348	330	247	24,978	0	644	597	531	375	350	344	280
DEBT INSTRUMENTS other than HFT	61,444	152	1,525	1,472	1,111	813	683 6	.5 828	68,173	176	1,514	1,424	1,164	800	657	605	842
OFF-BALANCE SHEET EXPOSURES	17,529		284	231	231	73	7	3 2	24,931		388	327	363	29	46	46	8

The first death and the special properties greater to applicate (2014) of higher (2014) and (2014)



Forborne exposures

			As of 30/						As of 31/			
		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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
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	o	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)	805	552	123	116	524	0	388	217	32	30	231	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	8	8	1	1	4	0	17	2	0	0	10	0
Non-financial corporations	450	333	81	77	279	0	250	143	24	22	136	0
of which: small and medium-sized enterprises	199	136	45	42	105		73	54	10	9	6	
Households	347	211	41	38	241	0	121	73	9	8	86	0
DEBT INSTRUMENTS other than HFT	805	552	123	116	524		388	217	32	30	231	
Loan commitments given	186	171	0	0	0	0	143	127	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	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

¹⁰For 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 operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



Forborne exposures

Ī			As of 31/	03/2023					As of 30/0	06/2023		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with		ancial guarantees xposures with e measures		ing amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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 nonperforming 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
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)	289	185	55	47	225	109	329	198	54	47	268	235
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	0	0	31	0	0	0	31	0
Non-financial corporations	230	130	37	29	189	76	231	135	30	23	202	202
of which: small and medium-sized enterprises	59	39	11	10	17		58	21	7	5	40	
Households	59	54	18	17	35	32	66	62	24	23	36	34
DEBT INSTRUMENTS other than HFT	289	185	55	47	225		329	198	54	47	268	
Loan commitments given	73	69	32	32	0	0	122	114	20	20	1	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	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 F18.00 / F19.00), 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.

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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Volkswagen Bank Gesellschaft mit beschränkter Haftung

			As of 3	0/09/2022					AS 0F 33	1/12/2022					AS OF 33	1/03/2023					AS OF 30	/06/2023		
	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	49	3	1	49	1	0	55	2	1	55	2	0	102	4	3	102	- 4	0	73	2	2	73	3	0
B Mining and guarrying	3	0	0	3	0	0	2	0	0	2	0	0	3	0	0	3	0	0	2	0	0	2	0	0
C Manufacturing	301	29	14	301	8	0	359	11	9	359	9	0	1.541	62	61	1.541	20	0	1.427	58	56	1.427	9	0
D Electricity, gas, steam and air conditioning supply	9	0	0	9	0	0	9	0	0	9	0	0	12	0	0	12	0	0	7	0	0	7	0	0
E Water supply	32	2	1	32	1	0	27	1	1	27	1	0	31	1	1	31	1	0	23	1	1	23	1	0
F Construction	571	86	47	571	25	0	683	42	37	683	29	0	1.016	61	58	1.016	60	0	549	31	29	549	34	0
G Wholesale and retail trade	15.073	733	591	15.073	346	0	17.992	567	489	17.992	309	0	15.805	480	470	15.805	439	0	16.036	482	471	16.036	357	0
H Transport and storage	380	74	47	380	25	0	412	52	46	412	28	0	585	66	61	585	50	0	319	28	26	319	25	0
I Accommodation and food service activities	149	14	7	149	3	0	115	5	3	115	4	0	253	14	13	253	14	0	134	6	5	134	6	0
J Information and communication	135	14	7	135	3	0	83	5	4	83	4	0	111	6	6	111	7	0	68	4	4	68	4	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	340	21	14	340	8	0	293	13	9	293	8	0	285	15	14	285	13	0	149	9	9	149	8	0
M Professional, scientific and technical activities	685	57	23	685	14	0	1,039	16	13	1,039	43	0	646	18	18	646	24	0	1,382	15	14	1,382	88	0
N Administrative and support service activities	1,251	73	36	1,251	29	0	1,583	72	64	1,583	31	0	1,757	76	65	1,757	56	0	1,318	45	36	1,318	28	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	71	4	2	71	2	0	69	2	1	69	2	0	143	5	4	143	6	0	61	2	2	61	2	0
Q Human health services and social work activities	113	12	3	113	2	0	210	5	3	210	4	0	364	8	8	364	9	0	251	4	4	251	5	0
R Arts, entertainment and recreation	48	4	1	48	1	0	34	1	1	34	1	0	56	2	2	56	2	0	31	1	1	31	1	0
S Other services	93	5	3	93	13	0	86	3	2	86	2	0	480	12	11	480	19	0	378	6	5	378	14	0
Loans and advances	19 301	1 132	709	19 301	470		23.050	797	692	23.050	476		23 197	932	706	23 197	724		22.208	605	663	22.209	586	

⁽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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.