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Template EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		2022	2021	2022
1	Credit risk (excluding CCR)	6 238 239	5 188 686	499 059
2	Of which the standardised approach	6 238 239	536 878	499 059
3	Of which the Foundation IRB (F-IRB) approach		2 820 279	
4	Of which slotting approach		132 857	
EU 4a	Of which equities under the simple riskweighted approach		0	
5	Of which the Advanced IRB (A-IRB) approach		1 956 286	
6	Counterparty credit risk - CCR	97 614	25 735	7 809
7	Of which the standardised approach	97 614	24 898	7 809
8	Of which internal model method (IMM)		0	
EU 8a	Of which exposures to a CCP		0	
EU 8b	Of which credit valuation adjustment - CVA	950	838	76
9	Of which other CCR		-1	
10	Not applicable			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	0	0	
16	Securitisation exposures in the non-trading book (after the cap)	0	0	
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1250% / deduction			
20	Position, foreign exchange and commodities risks (Market risk)	2 375	7 025	190
21	Of which the standardised approach	2 375	7 025	190

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22	Of which IMA		0	
EU 22a	Large exposures		0	
23	Operational risk	580 038	555 600	46 403
EU 23a	Of which basic indicator approach			
EU 23b	Of which standardised approach	580 038	555 600	46 403
EU 23c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	Total	6 919 216	5 777 046	553 537

Template EU KM1 - Key metrics template

		a	b	c	d
		Q4 2022	Q2 2022	Q4 2021	Q2 2021
Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	1 063 830	1 048 240	1 059 807	1 054 467
2	Tier 1 capital	1 177 268	1 161 678	1 173 245	1 054 467
3	Total capital	1 355 249	1 339 659	1 351 226	1 327 487
Risk-weighted exposure amounts					
4	Total risk exposure amount	6 919 216	6 816 216	6 625 560	6 022 438
Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	15,38%	15,38%	16,00%	17,51%
6	Tier 1 ratio (%)	17,01%	17,04%	17,71%	17,51%
7	Total capital ratio (%)	19,59%	19,65%	20,39%	22,04%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%
EU 7d	Total SREP own funds requirements (%)	8,00%	8,00%	8,00%	8,00%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	0,00%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0	0	0	0
9	Institution specific countercyclical capital buffer (%)	0,96%	0,48%	0,48%	0,00%
EU 9a	Systemic risk buffer (%)	3%	3%	3%	0%
10	Global Systemically Important Institution buffer (%)	0	0	0	0,065
EU 10a	Other Systemically Important Institution buffer (%)	0,75%	0,75%	0,75%	2,50%
11	Combined buffer requirement (%)	7,03%	6,51%	6,59%	0,00%
EU 11a	Overall capital requirements (%)	8,00%	8,00%	8,00%	8,00%

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12	CET1 available after meeting the total SREP own funds requirements (%)	3,85%	4,37%	4,91%	6,51%
Leverage ratio					
13	Total exposure measure	13 206 216	12 650 358	12 122 883	12 008 212
14	Leverage ratio (%)	8,91%	9,18%	9,68%	9,73%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0%	0%	0%	0%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0	0	0	0
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)	3,00%	3,00%	3,00%	3,00%
EU 14e	Overall leverage ratio requirement (%)	6,00%	6,00%	6,00%	6,00%
Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	2 991 324	2 603 018	3 037 810	2 621 075
EU 16a	Cash outflows - Total weighted value	1 602 247	1 596 240	1 427 696	1 416 120
EU 16b	Cash inflows - Total weighted value	1 004 969	1 178 677	305 801	658 324
16	Total net cash outflows (adjusted value)	597 278	417 563	1 121 895	757 796
17	Liquidity coverage ratio (%)	501%	623%	271%	346%
Net Stable Funding Ratio					
18	Total available stable funding	10 238 214	9 842 992	9 396 347	9 224 281
19	Total required stable funding	6 838 577	6 671 419	6 559 320	6 420 190
20	NSFR ratio (%)	150%	148%	143%	144%

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e
Q4 2020
925 355
925 355
1 208 323
5 727 252
16,16%
16,16%
21,10%
0,25%
0,25%
0,25%
8,25%
2,50%
0
0,48%
3%
0
0,75%
6,54%
8,25%

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4,87%
11 537 207
8,02%
0%
0
3,00%
3,00%
6,00%
2 830 748
1 339 871
273 297
1 066 574
265%
8 911 229
6 230 191
143%

Template EU LI1 - Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories

		a	b	c	d	Carrying values of items		g
		Carrying values as reported in published financial statements	Carrying values under scope of prudential consolidation	Subject to the credit risk framework	Subject to the CCR framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to own funds requirements or subject to deduction from own funds
Breakdown by asset classes according to the balance sheet in the published financial statements								
1	Cash, cash balances at central banks and other demand deposits	2 378 119	2 378 119	2 378 119	0	0	0	0
2	Financial assets held for trading	33 294	33 294	0	78 290	0	33 294	0
3	Non-trading financial assets mandatorily at fair value through profit or loss	2 356	2 356	2 356	0	0	0	0
4	Financial assets at fair value through other comprehensive income	211 174	211 174	211 174	0	0	0	0
5	Financial assets at amortised cost	9 648 865	9 648 865	9 870 454	0	0	0	0
6	Derivatives – Hedge accounting	10 276	10 276	0	0	0	10 276	0
7	Investments in subsidiaries, joint ventures and associates	0	0	0	0	0	0	0
8	Tangible assets	68 553	68 553	68 553	0	0	0	0
9	Intangible assets	23 388	23 388	13 387	0	0	0	9 742
10	Tax assets	983	983	983	0	0	0	0
11	Other assets	41 779	41 779	41 779	0	0	0	0
12	Non-current assets and disposal groups classified as held for sale	0	0	0	0	0	0	0
xxx	Total assets	12 418 787	12 418 787	12 586 805	78 290	0	43 570	9 742
Breakdown by liability classes according to the balance sheet in the published financial statements								
1	Financial liabilities held for trading	21 620	21 620	0	0	0	21 620	0
2	Financial liabilities measured at amortised cost	11 019 813	11 019 813	0	0	0	0	0
3	Derivatives – Hedge accounting	0	0	0	0	0	0	0
2	Provisions	19 476	19 476	0	0	0	0	0
4	Tax liabilities	345	345	0	0	0	0	0
5	Other liabilities	38 624	38 624	0	0	0	0	0
3		0	0	0	0	0	0	0
6		0	0	0	0	0	0	0
7		0	0	0	0	0	0	0
4		0	0	0	0	0	0	0
xxx	Total liabilities	11 099 878	11 099 878	0	0	0	21 620	0

Template EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements

		a	b	c	d	e
		Total	Items subject to			
			Credit risk framework	Securitisation framework	CCR framework	Market risk framework
1	Assets carrying value amount under the scope of prudential consolidation (as per template LI1)	12 418 787	12 586 805	0	78 290	43 570
2	Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)	11 099 878	0	0	0	21 620
3	Total net amount under the scope of prudential consolidation	0	0	0	0	0
4	Off-balance-sheet amounts	3 021 806	3 021 806	0	0	0
5	<i>Differences in valuations</i>	0	0	0	0	0
6	<i>Differences due to different netting rules, other than those already included in row 2</i>	0	0	0	0	0
7	<i>Differences due to consideration of provisions</i>	221 408	221 408	0	0	0
8	<i>Differences due to the use of credit risk mitigation techniques (CRMs)</i>	0	0	0	0	0
9	<i>Differences due to credit conversion factors</i>	0	0	0	0	0
10	<i>Differences due to Securitisation with risk transfer</i>	0	0	0	0	0
11	<i>Other differences</i>	-33 792	-11 823	0	-33 294	0
12	Exposure amounts considered for regulatory purposes	0	0	0	0	0

Template EU LI3 - Outline of the differences in the scopes of consolidation (entity by entity)

a	b	c	d	e	f	g	h
Name of the entity	Method of accounting consolidation	Method of prudential consolidation					Description of the entity
		Full consolidation	Proportional consolidation	Equity method	Neither consolidated nor deducted	Deducted	
<i>KBC Service company EOOD</i>	<i>Full consolidation</i>	<i>X</i>					<i>Non financial</i>
<i>KBC Leasing BULGARIA EOOD</i>	<i>Full consolidation</i>	<i>X</i>					<i>Other Financial</i>
<i>UBB Insurance Broker EOOD as parti</i>	<i>Full consolidation</i>	<i>X</i>					<i>Non financial</i>

Template EU PV1 - Prudent valuation adjustments (PVA)

Fixed format

	a	b	c	d	e	EU e1	EU e2	f	g	h
	Risk category					Category level AVA - Valuation uncertainty				
Category level AVA	Equity	Interest Rates	Foreign exchange	Credit	Commodities	Unearned credit spreads AVA	Investment and funding costs AVA	Total category level post-diversification	Of which: Total core approach in the trading book	Of which: Total core approach in the banking book
1	Market price uncertainty	0	1	0	0	0	0	-	0	0
2	Not applicable									
3	Close-out cost	0	-	-	0	0	0	-	0	0
4	Concentrated positions	0	-	-	0	0	[Not applicable]	[Not applicable]	-	0
5	Early termination	0	-	-	0	0	[Not applicable]	[Not applicable]	-	0
6	Model risk	0	-	-	0	0	0	-	0	0
7	Operational risk	0	0	0	0	0	[Not applicable]	[Not applicable]	0	0
8	Not applicable									
9	Not applicable									
10	Future administrative costs	0	0	0	0	0	[Not applicable]	[Not applicable]	0	0
11	Not applicable									
12	Total Additional Valuation Adjustments (AVAs)							-	0	0

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		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	603 448	(h)
	of which: Instrument type 1	603 448	
	of which: Instrument type 2	0	
	of which: Instrument type 3	0	
2	Retained earnings	399 215	
3	Accumulated other comprehensive income (and other reserves)	72 904	
EU-3a	Funds for general banking risk	0	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	0	
5	Minority interests (amount allowed in consolidated CET1)	0	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1 075 567	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-498	
8	Intangible assets (net of related tax liability) (negative amount)	-9 742	(a)minus (d)
9	Not applicable	0	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	0	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0	
12	Negative amounts resulting from the calculation of expected loss amounts	0	
13	Any increase in equity that results from securitised assets (negative amount)	0	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	
15	Defined-benefit pension fund assets (negative amount)	0	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	0	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
20	Not applicable	0	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0	
EU-20c	of which: securitisation positions (negative amount)	0	
EU-20d	of which: free deliveries (negative amount)	0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	0	

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		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
22	Amount exceeding the 17,65% threshold (negative amount)	0	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	
24	Not applicable	0	
25	of which: deferred tax assets arising from temporary differences	0	
EU-25a	Losses for the current financial year (negative amount)	0	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0	
26	Not applicable	0	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0	
27a	Other regulatory adjustments	-1 497	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-11 737	
29	Common Equity Tier 1 (CET1) capital	1 063 830	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	113 438	(i)
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	0	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	0	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	0	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0	
35	of which: instruments issued by subsidiaries subject to phase out	0	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	113 438	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	
41	Not applicable	0	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0	
42a	Other regulatory adjustments to AT1 capital	0	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	
44	Additional Tier 1 (AT1) capital	113 438	
45	Tier 1 capital (T1 = CET1 + AT1)	1 177 268	

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		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	177 981	
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	0	
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	0	
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	0	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0	
49	of which: instruments issued by subsidiaries subject to phase out	0	
50	Credit risk adjustments	0	
51	Tier 2 (T2) capital before regulatory adjustments	177 981	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
54a	Not applicable	0	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	
56	Not applicable	0	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0	
EU-56b	Other regulatory adjustments to T2 capital	0	
57	Total regulatory adjustments to Tier 2 (T2) capital	0	
58	Tier 2 (T2) capital	177 981	
59	Total capital (TC = T1 + T2)	1 355 249	
60	Total Risk exposure amount	6 919 216	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	15,38%	
62	Tier 1 capital	17,01%	
63	Total capital	19,59%	
64	Institution CET1 overall capital requirements	11,53%	
65	of which: capital conservation buffer requirement	2,50%	
66	of which: countercyclical capital buffer requirement	0,96%	
67	of which: systemic risk buffer requirement	2,82%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0,75%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	4,50%	

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		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	3,85%	0,038450021
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	0	
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	0	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	0	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	g
82	Current cap on AT1 instruments subject to phase out arrangements	0	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	
84	Current cap on T2 instruments subject to phase out arrangements	0	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

Flexible template. Rows have to be disclosed in line with the balance sheet included in the audited financial statements of the institutions. Columns shall be kept fixed, unless the institution has the same accounting and regulatory scope of consolidation, in which case columns (a) and (b) shall be merged

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash, cash balances at central banks and other demand deposits	2 068 000	2 068 000	16
2	Other demand deposits at banks	310 000	310 000	17
3	Financial assets held for trading	33 000	33 000	18; 19
4	Derivatives – Hedge accounting	10 000	10 000	20
5	Financial assets designated at fair value through profit or loss	2 000	2 000	21
6	Financial assets at fair value through other comprehensive income	211 000	211 000	22
7	Financial assets at amortised cost	9 671 000	9 671 000	23
8	Other assets	19 000	19 000	26
9	Tangible assets	69 000	69 000	24
10	Intangible assets	23 000	23 000	25
11	tax assets	1 000	1 000	14
12		0	0	
13		0	0	
14		0	0	
15		0	0	
16		0	0	
	Total assets	12 417 000	12 417 000	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
1	Financial liabilities held for trading	22 000	22 000	19
2	Derivatives – Hedge accounting	0	0	
3	Financial liabilities measured at amortised cost	11 020 000	11 020 000	27; 28
4	Current tax liabilities	278	278	14
5	Other liabilities	26 000	26 000	29
6	Provisions	32 000	32 000	30
7	Deferred tax liabilities	67	67	14
8		0	0	
9		0	0	
10		0	0	
11	Total liabilities	11 100 345	11 100 345	
Shareholders' Equity				
1	Paid up capital instruments	603 000	603 000	
2	Equity instrument other than share capital	113 000	113 000	
3	Reserves	86 000	86 000	
4	Accumulated other comprehensive income	-14 000	-14 000	
5	Previous years retained earnings	399 000	399 000	
6	2021 retained earnings	130 000	130 000	
xxx	Total shareholders' equity	1 317 000	1 317 000	

1000

Template EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

		a
		Qualitative or quantitative information - Free format
1	Issuer	KBC Bank Bulgaria EAD
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	BG1100092052
2a	Public or private placement	Private
3	Governing law(s) of the instrument	Bulgarian
3a	Contractual recognition of write down and conversion powers of resolution authorities	
<i>Regulatory treatment</i>		CET1 (Art. 26 of Regulation (EU) No 575/2013)
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1 capital
5	Post-transitional CRR rules	Common Equity Tier 1 capital
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	solo & (sub-) consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	603,488
9	Nominal amount of instrument	603,488
EU-9a	Issue price	100%
EU-9b	Redemption price	N/A
10	Accounting classification	Share capital
11	Original date of issuance	1994 - 2009
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	N/A
16	<i>Subsequent call dates, if applicable</i>	N/A
Coupons / dividends		
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/A
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/A
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	
EU-34b	Ranking of the instrument in normal insolvency proceedings	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all other liabilities
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full term and conditions of the instrument (signposting)	
(1) Insert 'N/A' if the question is not applicable		

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

	a	b	c	d	e	f	g			j	k	l	m						
							General credit exposures		Relevant credit exposures – Market risk					Securitisation exposures – Exposure value for non-trading book	Total exposure value	Own fund requirements			
							Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA							Value of trading book exposures for internal models	Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book
010	Breakdown by country:																		
011	Bulgaria	8 678 242				8 678 242	472 534			472 534	5 906 675	96,420%							
	Serbia	203				203	14			14	175	0,000%							
	United Arab Emirates	136				136	11			11	138	0,000%							
	Armenia	108				108	3			3	38	0,000%							
	Austria	42 353				42 353	2 849			2 849	35 613	0,580%							
	Australia	97				97	6			6	75	0,000%							
	Belgium	2 851				2 851	177			177	2 213	0,040%							
	Switzerland	67 693				67 693	5 409			5 409	67 613	1,100%							
	Chile	0				0	0			0	0	0,000%							
	China	32				32	3			3	38	0,000%							
	Cyprus	2				2	0			0	0	0,000%							
	Czech Republic	199				199	15			15	188	0,000%							
	Germany	11 221				11 221	874			874	10 925	0,180%							
	Estonia	13				13	1			1	13	0,000%							
	Egypt	1 267				1 267	101			101	1 263	0,020%							
	Spain	771				771	62			62	775	0,010%							
	Finland	27 183				27 183	2 174			2 174	27 175	0,440%							
	France	982				982	71			71	888	0,010%							
	United Kingdom	9 766				9 766	584			584	7 300	0,120%							
	Greece	455				455	33			33	413	0,010%							
	Croatian	11				11	1			1	13	0,000%							
	Hungary	119				119	7			7	88	0,000%							
	Israel	148				148	9			9	113	0,000%							
	Italy	3 571				3 571	234			234	2 925	0,050%							
	Lebanon	6				6	0			0	0	0,000%							
	Liechtenstein	42				42	3			3	38	0,000%							
	Lithuania	160				160	13			13	163	0,000%							
	Latvia	5				5	0			0	0	0,000%							
	Republic of Moldova	334				334	11			11	138	0,000%							
	North Macedonia	389				389	30			30	375	0,010%							
	Malta	191				191	11			11	138	0,000%							
	Malaysia	580				580	46			46	575	0,010%							
	Mozambique	5				5	0			0	0	0,000%							
	Netherlands	28 256				28 256	2 260			2 260	28 250	0,460%							
	Pakistan	9				9	1			1	13	0,000%							
	Poland	58 185				58 185	583			583	7 288	0,120%							
	Portugal	653				653	52			52	650	0,010%							
	Romania	2 162				2 162	170			170	2 125	0,030%							
	Russian Federation	142				142	8			8	100	0,000%							
	Sweden	28				28	2			2	25	0,000%							
	Slovakia	120				120	10			10	125	0,000%							
	Tunisia	2				2	0			0	0	0,000%							
	Turkey	51				51	4			4	50	0,000%							
	Taiwan (province of China)	98				98	8			8	100	0,000%							
	Ukraine	36				36	2			2	25	0,000%							
	South Africa	21				21	2			2	25	0,000%							
020	Общо	8 678 242				8 678 242	472 534			472 534	5 906 675	100,00%							

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

		a
1	Total risk exposure amount	7 510 655
2	Institution specific countercyclical capital buffer rate	0,96%
3	Institution specific countercyclical capital buffer requirement	72 102

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ra

		a
		Applicable amount
1	Total assets as per published financial statements	12 418 787
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	
8	Adjustment for derivative financial instruments	32 723
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	777 193
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	- 22 487
13	Total exposure measure	13 206 216

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		2022	2021
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	11 806 596	10 907 500
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)	- 25 276	- 31 457
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	11 781 320	10 876 134
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	32 723	19 937
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	45 567	35 889
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		

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EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivatives exposures	78 290	55 826
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	569 413	
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets	0	
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	Total securities financing transaction exposures	569 413	
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	3 021 806	2 639 750
20	(Adjustments for conversion to credit equivalent amounts)	-2 231 668	-2 042 954
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	-12 945	0
22	Off-balance sheet exposures	777 193	596 796
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		

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EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Total exempted exposures)		
Capital and total exposure measure			
23	Tier 1 capital	1 177 268	925 355
24	Total exposure measure	13 206 216	11 528 756
Leverage ratio			
25	Leverage ratio (%)	8,91%	8,03%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	8,91%	8,03%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8,91%	8,03%
26	Regulatory minimum leverage ratio requirement (%)	3,00%	3,00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%
EU-26b	of which: to be made up of CET1 capital	0,00%	0,00%
27	Leverage ratio buffer requirement (%)	0,00%	0,00%
EU-27a	Overall leverage ratio requirement (%)	3,00%	3,00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	230 072	8 688

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29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	569 412	0
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	12 866 875	11 537 444
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	13 206 215	11 537 444
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	9,15%	8,02%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	8,91%	8,02%

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	24 121 686
EU-2	Trading book exposures	659 028
EU-3	Banking book exposures, of which:	11 731 329
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	2 927 306
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	7 180
EU-7	Institutions	425 727
EU-8	Secured by mortgages of immovable properties	2 198 434
EU-9	Retail exposures	2 135 527
EU-10	Corporates	3 374 848
EU-11	Exposures in default	79 808
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	582 499

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation:
(solo/consolidated)

		a	b	c	d	e	f
		Total unweighted value (average)				Total weighted	
EU 1a	Quarter ending on (DD Month YYY)	31.12.2022	30.9.2022	30.6.2022	31.3.2022	31.12.2022	30.9.2022
EU 1b	Number of data points used in the calculation of averages	3	3	3	3	3	3
HIGH-QUALITY LIQUID ASSETS							
1	Total high-quality liquid assets (HQLA)					2 695 000	2 773 000
CASH - OUTFLOWS							
2	Retail deposits and deposits from small business customers, of which:	6 884 000	7 063 000	7 250 000	7 441 000	462 000	483 000
3	<i>Stable deposits</i>	5 511 000	5 599 000	5 707 000	5 865 000	276 000	281 000
4	<i>Less stable deposits</i>	1 373 000	1 464 000	1 543 000	1 576 000	186 000	203 000
5	Unsecured wholesale funding	2 016 000	2 023 000	2 165 000	2 323 000	779 000	722 000
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	1 315 000	1 419 000	1 539 000	1 670 000	356 000	390 000
7	<i>Non-operational deposits (all counterparties)</i>	701 000	604 000	626 000	652 000	423 000	332 000
8	<i>Unsecured debt</i>	0	0	0	0	0	0
9	<i>Secured wholesale funding</i>					0	0
10	Additional requirements	1 485 000	1 486 000	1 525 000	1 584 000	253 000	262 000

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11	<i>Outflows related to derivative exposures and other collateral requirements</i>	74 000	106 000	118 000	108 000	74 000	106 000
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	1 412 000	1 381 000	1 407 000	1 476 000	180 000	156 000
14	Other contractual funding obligations	0	0	0	0	0	0
15	Other contingent funding obligations	540 000	527 000	475 000	475 000	5 000	5 000
16	TOTAL CASH OUTFLOWS					1 499 000	1 472 000
CASH - INFLOWS							
17	Secured lending (e.g. reverse repos)	4 000	13 000	0	190 000	0	0
18	Inflows from fully performing exposures	809 000	715 000	1 125 000	1 081 000	709 000	619 000
19	Other cash inflows	8 000	12 000	8 000	7 000	8 000	12 000
EU-19a	(Difference between total weighted inflows and total					0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0
20	TOTAL CASH INFLOWS	821 000	740 000	1 134 000	1 278 000	717 000	631 000
EU-20a	<i>Fully exempt inflows</i>						
EU-20b	<i>Inflows subject to 90% cap</i>						
EU-20c	<i>Inflows subject to 75% cap</i>	821 000	740 000	1 134 000	1 278 000	717 000	631 000
TOTAL ADJUSTED VALUE							
EU-21	LIQUIDITY BUFFER					2 695 000	2 773 000
22	TOTAL NET CASH OUTFLOWS					782 000	841 000
23	LIQUIDITY COVERAGE RATIO					348%	342%

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g	h
Average value (average)	
30.6.2022	31.3.2022
3	3
2 609 000	2 667 000
503 000	515 000
286 000	294 000
217 000	221 000
770 000	826 000
432 000	465 000
338 000	361 000
0	0
<u>0</u>	<u>0</u>
245 000	231 000

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118 000	108 000
-	-
127 000	123 000
0	0
4 000	4 000
1 523 000	1 577 000
0	190 000
1 020 000	967 000
8 000	7 000
0	0
0	0
1 029 000	1 164 000
1 029 000	1 164 000
2 609 000	2 667 000
494 000	460 000
535%	594%

Template EU LIQ2: Net Stable Funding Ratio

In accordance with Article 451a(3) CRR

		a	b	c	d	e
<i>(in currency amount)</i>		Unweighted value by residual maturity				Weighted value
		No maturity				
Available stable funding (ASF) Items						
1	Capital items and instruments	0	-	-	1 366 000	1 366 000
2	<i>Own funds</i>	0	-	-	1 366 000	1 366 000
3	<i>Other capital instruments</i>		-	-	-	-
4	Retail deposits		7 722 000	-	-	7 249 000
5	<i>Stable deposits</i>		5 992 000	-	-	5 692 000
6	<i>Less stable deposits</i>		1 730 000	-	-	1 557 000
7	Wholesale funding:		2 574 000	8 000	430 000	1 623 000
8	<i>Operational deposits</i>		1 445 000	-	-	-
9	<i>Other wholesale funding</i>		1 129 000	8 000	430 000	1 623 000
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	0	-	-	-	-
12	<i>NSFR derivative liabilities</i>	0	-	-	-	-
13	<i>All other liabilities and capital instruments not included in the above categories</i>		171 000	-	-	-
14	Total available stable funding (ASF)					10 238 000
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					2 245,0
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		0	0	0	0
16	Deposits held at other financial institutions for operational purposes		0	0	0	0
17	Performing loans and securities:		1 644 478	548 485	6 645 467	6 420 051

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18	<i>Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut</i>		-	-	-	-
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>		918 152	91 813	471 029	580 281
20	<i>Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:</i>		726 326	456 672	5 922 967	5 626 020
21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		-	-	-	-
22	<i>Performing residential mortgages, of which:</i>		-	-	-	-
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		-	-	-	-
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>		-	-	251 471	213 750
25	Interdependent assets					
26	Other assets:	0	72 822	4 425	267 574	341 486
27	<i>Physical traded commodities</i>					
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>				-	-

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29	<i>NSFR derivative assets</i>				-	-
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>				-	-
31	<i>All other assets not included in the above categories</i>		-	-	-	-
32	Off-balance sheet items					
33	Total RSF					
34	Net Stable Funding Ratio (%)					

Template EU CR1: Performing and non-performing exposures and related provisions.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n		o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received		
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures	
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3						
005	Cash balances at central banks and other demand deposits	2 014 611	2 014 611	0	0	0	0	0	0	0	0	0	0	0	0	0	0
010	Loans and advances	8 463 017	6 883 872	1 579 145	207 572	102	208 470	-78 861	-20 471	-58 390	-128 333	-16	-128 317	-6 223	185 958	3 220	
020	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
030	General governments	11 803	7 818	3 985	1 461	0	1 461	-102	-2	-100	-1 461	0	-1 461	0	0	0	
040	Credit institutions	700 453	700 453	0	0	0	0	-11	-11	0	0	0	0	0	0	0	
050	Other financial corporations	46 783	46 783	0	2	0	2	-15	-15	0	-2	0	-2	0	0	0	
060	Non-financial corporations	4 249 393	3 116 580	1 132 813	86 363	5	86 358	-34 361	-6 091	-28 270	-39 005	0	-39 005	-3 680	158 629	2 264	
070	Of which SMEs	2 162 078	1 414 481	747 597	69 325	5	69 320	-23 810	-3 779	-20 031	-29 060	0	-29 060	-1 137	92 441	1 679	
080	Households	3 454 585	3 012 238	442 347	120 746	97	120 649	-44 372	-14 352	-30 020	-87 865	-16	-87 849	-2 543	27 329	956	
090	Debt securities	2 221 899	2 219 543	0	0	0	0	-19	-19	0	0	0	0	0	0	0	
100	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
110	General governments	1 223 222	1 223 222	0	0	0	0	-168	-168	0	0	0	0	0	0	0	
120	Credit institutions	83 565	83 565	0	14 014	0	14 014	-17	-17	0	-14 014	0	-14 014	0	0	0	
130	Other financial corporations	2 356	0	0	0	0	0	0	0	0	0	0	0	2 356	0	0	
140	Non-financial corporations	82 815	82 815	0	0	0	0	-34	-34	0	0	0	0	0	0	0	
150	Off-balance-sheet exposures	3 010 798	2 454 721	556 077	11 008	0	11 008	7 566	2 226	5 340	5 377	0	5 377	0	0	0	
160	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
170	General governments	29 867	28 913	954	0	0	0	28	11	17	0	0	0	0	0	0	
180	Credit institutions	248 083	247 472	611	0	0	0	26	26	0	0	0	0	0	0	0	
190	Other financial corporations	17 786	17 786	0	0	0	0	7	7	0	0	0	0	0	0	0	
200	Non-financial corporations	2 459 819	1 950 325	509 494	8 712	0	8 712	5 534	1 656	3 878	3 390	0	3 390	0	0	0	
210	Households	255 243	210 225	45 018	2 296	0	2 296	1 971	526	1 445	1 987	0	1 987	0	0	0	
220	Total	15 710 325	13 572 747	2 135 222	218 580	102	219 478	-71 314	-18 264	-53 050	-122 956	-16	-122 940	-6 223	185 958	3 220	

Template EU CR2: Changes in the stock of non-performing loans and advances

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	205 511
020	Inflows to non-performing portfolios	91 758
030	Outflows from non-performing portfolios	0
040	Outflows due to write-offs	0
050	Outflow due to other situations	-88 392
060	Final stock of non-performing loans and advances	208 877

Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries

		a	b
		Gross carrying amount	Related net accumulated recoveries
010	Initial stock of non-performing loans and advances	205 511	
020	Inflows to non-performing portfolios	91 758	
030	Outflows from non-performing portfolios	0	
040	Outflow to performing portfolio	-10 980	
050	Outflow due to loan repayment, partial or total	-77 412	
060	Outflow due to collateral liquidations	0	
070	Outflow due to taking possession of collateral	0	
080	Outflow due to sale of instruments	0	
090	Outflow due to risk transfers	0	
100	Outflows due to write-offs	0	
110	Outflow due to other situations	0	
120	Outflow due to reclassification as held for sale	0	
130	Final stock of non-performing loans and advances	208 877	

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Template EU CQ1: Credit quality of forborne exposures

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
			Of which defaulted	Of which impaired					
005	Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0
010	Loans and advances	35 296	86 095	86 002	86 002	-2 320	-44 233	47 072	34 380
020	Central banks	0	0	0	0	0	0	0	0
030	General governments	0	1 461	1 461	1 461	0	-1 461	0	0
040	Credit institutions	0	0	0	0	0	0	0	0
050	Other financial corporations	0	0	0	0	0	0	0	0
060	Non-financial corporations	24 157	53 744	53 740	53 740	-1 234	-19 104	36 492	29 703
070	Households	11 139	30 890	30 801	30 801	-1 086	-23 668	10 580	4 677
080	Debt Securities	0	0	0	0	0	0	0	0
090	Loan commitments given	0	0	0	0	0	0	0	0
100	Total	35 296	86 095	86 002	86 002	-2 320	-44 233	47 072	34 380

Template EU CQ2: Quality of forbearance

		a
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	-
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	-

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Template EU CQ3: Credit quality of performing and non-performing exposures by past due days

		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
			Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
005	Cash balances at central banks and other demand deposits	2 014 611	2 014 611	0	0	0	0	0	0	0	0	0	0
010	Loans and advances	8 463 017	8 443 340	19 677	208 572	106 432	24 789	22 331	29 946	23 221	1 114	739	208 470
020	Central banks	0	0	0	0	0	0	0	0	0	0	0	0
030	General governments	11 803	11 803	0	1 461	1 461	0	0	0	0	0	0	1 461
040	Credit institutions	700 453	700 453	0	0	0	0	0	0	0	0	0	0
050	Other financial corporations	46 783	46 783	0	2	0	0	0	2	0	0	0	2
060	Non-financial corporations	4 249 393	4 238 090	11 303	86 363	59 752	10 484	5 214	6 670	3 478	292	473	86 358
070	Of which SMEs	2 162 078	2 150 775	11 303	69 325	46 149	7 193	5 214	6 666	3 478	155	470	69 320
080	Households	3 454 585	3 446 211	8 374	120 746	45 219	14 305	17 117	23 274	19 743	822	266	120 649
090	Debt securities	1 391 958	1 391 958	0	14 014	14 014	0	0	0	0	0	0	14 014
100	Central banks	0	0	0	0	0	0	0	0	0	0	0	0
110	General governments	1 223 222	1 223 222	0	0	0	0	0	0	0	0	0	0
120	Credit institutions	83 565	83 565	0	14 014	14 014	0	0	0	0	0	0	14 014
130	Other financial corporations	2 356	2 356	0	0	0	0	0	0	0	0	0	0
140	Non-financial corporations	82 815	82 815	0	0	0	0	0	0	0	0	0	0
150	Off-balance-sheet exposures	3 010 798	0	0	11 008	0	0	0	0	0	0	0	0
160	Central banks	0	0	0	0	0	0	0	0	0	0	0	0
170	General governments	29 867	0	0	0	0	0	0	0	0	0	0	0
180	Credit institutions	248 083	0	0	0	0	0	0	0	0	0	0	0
190	Other financial corporations	17 786	0	0	0	0	0	0	0	0	0	0	0
200	Non-financial corporations	2 459 819	0	0	8 712	0	0	0	0	0	0	0	0
210	Households	255 243	0	0	2 296	0	0	0	0	0	0	0	0
220	Total	14 880 384	11 849 909	19 677	233 594	120 446	24 789	22 331	29 946	23 221	1 114	739	222 484

Template EU CQ4: Quality of non-performing exposures by geography

		a	b	c	d	e	f	g
		Gross carrying/nominal amount			Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing						
		Of which defaulted						
010	On-balance-sheet exposures	10 077 908	222 164	221 997	10 075 552	-221 373		0
020	Country 1	8 956 817	205 660	205 547	8 956 817	-205 028		0
030	Country 2	143 285	1	1	143 285	-31		0
040	Country 3	31 782	0	0	31 782	-19		0
050	Country 4	38 020	3	3	35 664	-29		0
060	Country N	14 166	14 016	14 016	14 166	-14 036		0
070	Other countries	893 838	2 484	2 430	893 838	-2 230		0
080	Off-balance-sheet exposures	3 021 806	11 008	11 008	0	0	14 609	
090	Country 1	2 754 779	11 006	11 000	0	0	12 901	
100	Country 2	17 857	0	0	0	0	3	
110	Country 3	13	0	0	0	0	0	
120	Country 4	29 350	0	0	0	0	2	
130	Country N	24	0	0	0	0	0	
140	Other countries	219 783	2	8	0	0	1 703	
150	Total	13 099 714	233 172	233 005	10 075 552	-221 373	14 609	0

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Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

		a	b	c	d	e	f
		Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which defaulted			
010	Agriculture, forestry and fishing	412 735	5 217	5 217	412 735	-6 753	0
020	Mining and quarrying	17 707	0	0	17 707	-24	0
030	Manufacturing	942 879	17 706	17 704	942 879	-18 141	0
040	Electricity, gas, steam and air conditioning supply	210 482	96	96	210 482	-701	0
050	Water supply	17 103	1	1	17 103	-286	0
060	Construction	259 923	8 789	8 789	259 923	-4 715	0
070	Wholesale and retail trade	1 394 997	23 946	23 946	1 394 997	-25 392	0
080	Transport and storage	257 495	7 563	7 563	257 495	-6 644	0
090	Accommodation and food service activities	133 961	5 049	5 049	133 961	-3 615	0
100	Information and communication	22 826	256	256	22 826	-433	0
110	Financial and insurance activities	74 270	87	87	74 270	-141	0
120	Real estate activities	303 987	14 006	14 006	303 987	-2 183	0
130	Professional, scientific and technical activities	117 126	1 016	1 015	117 126	-1 332	0
140	Administrative and support service activities	84 480	1 817	1 817	84 480	-954	0
150	Public administration and defense, compulsory social security	780	38	38	780	-42	0
160	Education	8 857	38	38	8 857	-82	0
170	Human health services and social work activities	34 023	198	196	34 023	-756	0
180	Arts, entertainment and recreation	21 610	434	434	21 610	-504	0
190	Other services	20 515	106	106	20 515	-668	0
200	Total	4 335 756	86 363	86 358	4 335 756	-73 366	0

Template EU CQ6: Collateral valuation - loans and advances

	a	b	c	d	e	f	g	h	i	j	k	l	
Loans and advances													
	Performing			Non-performing									
			Of which past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days							
						Of which past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years		
010	Gross carrying amount	8 628 936	8 430 826	10 780	198 110	102 330	95 780	19 490	21 838	29 635	22 977	1 114	726
020	<i>Of which secured</i>	5 542 275	5 451 960	3 929	90 315	69 899	20 416	4 415	5 772	6 735	3 053	104	337
030	<i>Of which secured with immovable property</i>	3 763 249	3 692 820	2 481	70 429	56 463	13 966	3 236	4 136	3 409	2 354	405	426
040	<i>Of which instruments with</i>	0	0	0	0	0	0	0	0	0	0	0	0
050	<i>Of which instruments with</i>	0	0	0	0	0	0	0	0	0	0	0	0
060	<i>Of which instruments</i>	3 763 249	3 692 820	0	70 429	56 463	13 965	0	0	0	0	0	0
070	Accumulated impairment for secured assets	3 763 249	3 692 820	2 481	70 429	56 463	13 966	3 236	4 136	3 409	2 354	405	426
080	Collateral	0	0	0	0	0	0	0	0	0	0	0	0
090	<i>Of which value capped at the value of exposure</i>	4 165 930	4 120 514	4 117 785	45 416	39 377	6 038	1 769	1 953	1 678	632	6	0
100	<i>Of which immovable property</i>	3 563 978	3 523 081	3 520 970	40 897	35 611	5 287	1 611	1 764	1 357	549	6	0
110	<i>Of which value above the cap</i>	189 178	185 958	185 593	3 220	2 106	1 114	0	0	0	0	0	0
120	<i>Of which immovable property</i>	0	0	0	0	0	0	0	0	0	0	0	0
130	Financial guarantees received	189 178	185 958	185 593	3 220	2 106	1 114	419	309	376	10	0	0
140	Accumulated partial write-off	-6 224	0	0	-6 224	-3 102	-3 122	-8	-84	-364	-902	-1 289	-475

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Template EU CQ7: Collateral obtained by taking possession and execution processes

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	0	0
020	Other than PP&E	3 061	-1 526
030	<i>Residential immovable property</i>	309	0
040	<i>Commercial Immovable property</i>	536	-75
050	<i>Movable property (auto, shipping, etc.)</i>	0	0
060	<i>Equity and debt instruments</i>	0	0
070	<i>Other collateral</i>	2 216	-1 451
080	Total	3 061	-1 526

Template EU CQ8: Collateral obtained by taking possession and execution processes – vintage breakdown

		a	b	c	d	e	f	g	h	i	j	k	l		
		Debt balance reduction		Total collateral obtained by taking possession											
				Foreclosed <=2 years				Foreclosed >2 years <=5 years		Foreclosed >5 years				Of which: Non-current assets held-for-sale	
		Gross carrying amount	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
010	Collateral obtained by taking possession classified as Property Plant and Equipment (PPE)	0	0	0	0										
020	Collateral obtained by taking possession other than classified Property Plant and Equipment	0	0	3 061	-1 526	3 061	-1 526	0	0	0	0	0	0	0	0
030	Residential immovable property	0	0	309	0	309	0	0	0	0	0	0	0	0	0
040	Commercial Immovable Property	0	0	536	-75	536	-75	0	0	0	0	0	0	0	0
050	Movable property (auto, shipping, etc.)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
060	Equity and debt instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
070	Other	0	0	2 216	-1 451	2 216	-1 451	0	0	0	0	0	0	0	0
080	Total	0	0	3 061	-1 526	3 061	-1 526	0	0	0	0	0	0	0	0

1000

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

		Unsecured carrying amount	Secured carrying amount			
			Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives	
		a	b	c	d	e
1	Loans and advances	6 331 092	4 355 108	4 165 930	189 178	0
2	Debt securities	1 405 972	0	0	0	0
3	Total	7 737 064	4 355 108	4 165 930	189 178	0
4	<i>Of which non-performing exposures</i>	173 950	48 636	45 416	3 220	0
EU-5	<i>Of which defaulted</i>					

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects

Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
	a	b	c	d	e	f
1 Central governments or central banks	2 927 306	0	2 940 483	1 498	42 655	1,45%
2 Regional government or local authorities	7 180	27 529	7 180	10 856	3 607	20,00%
3 Public sector entities	0	0	0	0	0	#DIV/0!
4 Multilateral development banks	0	0	63 106	2 115	0	0,00%
5 International organisations	0	0	0	0	0	0,00%
6 Institutions	425 727	190 703	1 057 521	9 751	163 632	15,33%
7 Corporates	3 374 848	2 335 421	3 346 105	384 886	3 358 037	90,00%
8 Retail	2 135 527	345 581	2 100 489	161 403	1 583 704	70,02%
9 Secured by mortgages on immovable property	2 198 434	47 265	2 198 434	17 339	800 189	36,11%
10 Exposures in default	79 808	5 714	75 844	1 352	89 245	115,61%
11 Exposures associated with particularly high risk	57 193	56 657	56 572	28 329	127 352	0,00%
12 Covered bonds	63 942	0	63 942	0	6 394	0,00%
13 Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0,00%
14 Collective investment undertakings	0	0	0	0	0	0,00%
15 Equity	8 617	0	8 617	0	8 617	100,00%
16 Other items	516 689	0	516 689	0	152 421	29,50%
17 TOTAL	11 795 271	3 008 870	12 434 982	617 529	6 335 853	48,54%

Template EU CR5 – standardised approach

	Exposure classes	Risk weight														Total	Of which unrated	
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%			Others
		a	b	c	d	e	f	g	h	i	j	k	l	m	n			o
1	Central governments or central banks	2 855 694	0	0	0	54 540		0		0	31 747	0	0	0	0	0	2 941 981	-2 336 166
2	Regional government or local authorities	0	0	0	0	18 036		0		0	0	0	0	0	0	0	18 036	18 036
3	Public sector entities	0	0	0	0	0		0		0	0	0	0	0	0	0	0	0
4	Multilateral development banks	65 221	0	0	0	0		0		0	0	0	0	0	0	0	65 221	65 221
5	International organisations	0	0	0	0	0		0		0	0	0	0	0	0	0	0	0
6	Institutions	349 277	0	0	0	661 706		49 962		0	6 327	0	0	0	0	0	1 067 272	-1 115 021
7	Corporates	0	0	0	0	0		70 242		0	3 660 711	39	0	0	0	0	3 730 992	3 726 647
8	Retail exposures	0	0	0	0	0		0		2 261 892	0	0	0	0	0	0	2 261 892	2 261 892
9	Exposures secured by mortgages on immovable property	0	0	0	0	0	1 901 357	302 822		0	0	11 595	0	0	0	0	2 215 774	2 215 774
10	Exposures in default	0	0	0	0	0		0		0	53 099	24 097	0	0	0	0	77 196	77 196
11	Exposures associated with particularly high risk	0	0	0	0	0		0		0	84 901	0	0	0	0	0	84 901	
12	Covered bonds	0	0	0	63 942	0		0		0	0	0	0	0	0	0	63 942	
13	Exposures to institutions and corporates with a short-term credit assessment	0	0	0	0	0		0		0	0	0	0	0	0	0	0	
14	Units or shares in collective investment undertakings	0	0	0	0	0		0		0	0	0	0	0	0	0	0	
15	Equity exposures	0	0	0	0	0		0		0	8 617	0	0	0	0	0	8 617	8 617
16	Other items	364 268	0	0	0	0		0		0	152 421	0	0	0	0	0	516 689	516 689
17	TOTAL	3 634 460	0	0	63 942	734 282	1 901 357	423 026	0	2 261 892	3 912 922	120 632	0	0	0	0	13 052 513	5 438 884

Template EU CCR1 – Analysis of CCR exposure by approach
Fixed format

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	-	-		1,4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	-	-		1,4	-	-	-	-
1	SA-CCR (for derivatives)	34 591	20 743		1,4	77 468	77 468	77 468	45 849
2	IMM (for derivatives and SFTs)					-	-	-	-
2a	<i>Of which securities financing transactions netting sets</i>					-	-	-	-
2b	<i>Of which derivatives and long settlement transactions netting sets</i>					-	-	-	-
2c	<i>Of which from contractual cross-product netting sets</i>					-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral comprehensive method (for SFTs)					-	-	-	-
5	VaR for SFTs					-	-	-	-
6	Total					77 468	77 468	77 468	45 849

Template EU CCR2 – Transactions subject to own funds requirements for CVA risk

Fixed format		a	b
		Exposure value	RWEA
1	Total transactions subject to the Advanced method	77 468	45 849
2	(i) VaR component (including the 3x multiplier)		
3	(ii) stressed VaR component (including the 3x multiplier)		
4	Transactions subject to the Standardised method	77 468	45 849
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	-	-
5	Total transactions subject to own funds requirements for CVA risk	154 936	91 698

Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights
Fixed format

	Exposure classes	Risk weight											
		a	b	c	d	e	f	g	h	i	j	k	l
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
1	Central governments or central banks												
2	Regional government or local authorities												
3	Public sector entities												
4	Multilateral development banks												
5	International organisations												
6	Institutions					4 341	14 082			6 066			24 489
7	Corporates									21 360			21 360
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	Total exposure value												

Template EU CCR5 – Composition of collateral for CCR exposures

Fixed columns

		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
Collateral type		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	-	-	-	-	-	-	-	-
2	Cash – other currencies	-	-	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	Total	-	-	-	-	-	-	-	-

Template EU MR1 - Market risk under the standardised approach

		a
		RWEAs
	Outright products	
1	Interest rate risk (general and specific)	2
2	Equity risk (general and specific)	-
3	Foreign exchange risk	-
4	Commodity risk	-
	Options	
5	Simplified approach	-
6	Delta-plus approach	-
7	Scenario approach	-
8	Securitisation (specific risk)	-
9	Total	2

Template EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts

Banking activities		a	b	c	d	e
		Relevant indicator			Own funds requirements	Risk exposure amount
		Year-3	Year-2	Last year		
1	Banking activities subject to basic indicator approach (BIA)					
2	Banking activities subject to standardised (TSA) / alternative standardised (ASA) approaches	307 821	353 182	374 908	46 403	580 038
3	<u>Subject to TSA:</u>	307 821	353 182	374 908		
4	<u>Subject to ASA:</u>					
5	Banking activities subject to advanced measurement approaches AMA					

Template EU REM1 - Remuneration awarded for the financial year

			a	b	c	d
			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	4	6		14
2		Total fixed remuneration	108	2 341	-	1 808
3		Of which: cash-based	108	2 341	-	1 808
4		(Not applicable in the EU)	-	-	-	-
EU-4a		Of which: shares or equivalent ownership interests	-	-	-	-
5		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-5x		Of which: other instruments	-	-	-	-
6		(Not applicable in the EU)	-	-	-	-
7	Of which: other forms	-	-	-	-	
8	(Not applicable in the EU)	-	-	-	-	
9	Variable remuneration	Number of identified staff	-	-	-	-
10		Total variable remuneration	-	1 838	-	1 184
11		Of which: cash-based	-	919	-	1 128
12		Of which: deferred	-	551	-	31
EU-13a		Of which: shares or equivalent ownership interests	-	-	-	-
EU-14a		Of which: deferred	-	-	-	-
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	-	919	-	52
EU-14b		Of which: deferred	-	919	-	52
EU-14x		Of which: other instruments	-	-	-	-
EU-14y	Of which: deferred	-	-	-	-	
15	Of which: other forms	-	-	-	-	
16	Of which: deferred	-	-	-	-	
17	Total remuneration (2 + 10)		108	4 179	-	2 992

Template EU REM3 - Deferred remuneration

		a	b	c	d	e	f	EU - g	EU - h
Deferred and retained remuneration		Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e.changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	MB Supervisory function	3 693	782	2 911	0	0	0	782	427
2	Cash-based	1 156	356	800	0	0	0	356	0
3	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
4	Share-linked instruments or equivalent non-cash instruments	2 537	427	2 111	0	0	0	427	427
5	Other instruments								
6	Other forms								
7	MB Management function								
8	Cash-based								
9	Shares or equivalent ownership interests								
10	Share-linked instruments or equivalent non-cash instruments								
11	Other instruments								
12	Other forms								
13	Other senior management								
14	Cash-based								
15	Shares or equivalent ownership interests								
16	Share-linked instruments or equivalent non-cash instruments								
17	Other instruments								
18	Other forms								
19	Other identified staff								
20	Cash-based								
21	Shares or equivalent ownership interests								
22	Share-linked instruments or equivalent non-cash instruments	21 034	6 692	14 343			-7 530	8 414	-
23	Other instruments								
24	Other forms								

EN
Annex XXXIII

25	Total amount	1 333 019	559 897	771 287			-319 589	538 119	295 280
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Template EU REMS - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

	a	b	c	d	e	f	g	h	i	j
	Management body remuneration			Business areas						
	MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
1	Total number of identified staff									24
2	Of which: members of the MB	4	6							
3	Of which: other senior management									
4	Of which: other identified staff			6	2	0	4	2	0	
5	Total remuneration of identified staff	108	4 179	4 287	991	554	-	1 043	404	-
6	Of which: variable remuneration	-	1 838	1 838	359	218	-	443	164	-
7	Of which: fixed remuneration	108	2 341	2 449	632	336	-	600	240	-

Template EU AE1 - Encumbered and unencumbered assets

	Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets		
	010	of which notionally eligible EHQLA and HQLA 030	040	of which notionally eligible EHQLA and HQLA 050	060	of which EHQLA and HQLA 080	090	of which EHQLA and HQLA 100	
010	Assets of the disclosing institution								
030	132 654	121 070	0	0	1 908 270	1 083 176	0	0	
	0	0	0	0	4 758	0	4 758	0	
040	0	0	0	0	0	0	0	0	
050	0	0	0	0	0	0	0	0	
060	0	0	0	0	0	0	0	0	
070	121 070	121 070	115 570	115 570	1 242 547	1 083 176	1 106 022	1 006 808	
080	0	0	0	0	103 592	0	100 918	0	
090	0	0	0	0	83 899	0	82 071	0	
120	11 584	0	0	0	525 099	0	0	0	

Template EU AE2 - Collateral received and own debt securities issued

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
			of which notionally eligible EHQLA and HQLA	Fair value of collateral received or own	of which EHQLA and HQLA
		010	030	040	060
130	Collateral received by the disclosing institution	0	0	0	3 212
140	Loans on demand	0	0	0	0
150	Equity instruments	0	0	0	0
160	Debt securities	0	0	0	0
170	of which: covered bonds	0	0	0	0
180	of which: securitisations	0	0	0	0
190	of which: issued by general governments	0	0	0	0
200	of which: issued by financial corporations	0	0	0	0
210	of which: issued by non-financial corporations	0	0	0	0
220	Loans and advances other than loans on demand	0	0	0	3 211 595
230	Other collateral received	0	0	0	0
240	Own debt securities issued other than own covered bonds or securitisations	0	0	0	0
241	Own covered bonds and securitisations issued and not yet pledged	0	0	0	0
250	TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED	158 544	106 539	0	0

Template EU AE3 - Sources of encumbrance

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
		010	030
010	Carrying amount of selected financial liabilities	105 985	134 712