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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	T
1	Credit risk (excluding CCR)	6 797 768	6 152 216	543 821
2	Of which the standardised approach	6 797 768	6 152 216	543 821
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk - CCR	10 373	17 454	830
7	Of which the standardised approach	10 373	17 454	830
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
EU 8b	Of which credit valuation adjustment - CVA			
9	Of which other CCR			
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)	23 451	28 388	1 876
21	Of which the standardised approach	23 451	28 388	1 876
22	Of which IMA			
EU 22a	Large exposures			
23	Operational risk	679 063	667 500	54 325
EU 23a	Of which basic indicator approach			
EU 23b	Of which standardised approach	679 063	667 500	54 325
EU 23c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	15 328	19 053	1 226
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	<b>Total</b>	<b>7 510 655</b>	<b>6 865 558</b>	<b>600 852</b>

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Template EU KM1 - Key metrics template

		a	b	c	d	e
		Q4 2022	Q2 2022	Q4 2021	Q2 2021	Q4 2020
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	1 373 440	1 377 473	1 435 598	1 454 806	1 349 584
2	Tier 1 capital	1 373 440	1 377 473	1 435 598	1 454 806	1 349 584
3	Total capital	1 373 440	1 377 473	1 435 598	1 454 806	1 349 584
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	7 510 655	7 339 084	6 865 558	6 443 541	6 119 140
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	18,29%	18,77%	20,91%	22,58%	22,06%
6	Tier 1 ratio (%)	18,29%	18,77%	20,91%	22,58%	22,06%
7	Total capital ratio (%)	18,29%	18,77%	20,91%	22,58%	22,06%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1,50%	1,50%	1,00%	1,00%	0,00%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0,84%	0,84%	0,56%	0,56%	0,00%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1,13%	1,13%	0,75%	0,75%	0,00%
EU 7d	Total SREP own funds requirements (%)	9,50%	9,50%	9,00%	9,00%	8,00%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>						
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0	0	0	0	0
9	Institution specific countercyclical capital buffer (%)	1,00%	0,50%	0,50%	0,50%	0,50%
EU 9a	Systemic risk buffer (%)	3%	3%	3%	3%	3%
10	Global Systemically Important Institution buffer (%)	0	0	0	0	0
EU 10a	Other Systemically Important Institution buffer (%)	0,75%	0,75%	0,75%	0,75%	0,75%
11	Combined buffer requirement (%)	7,25%	6,75%	6,75%	6,75%	6,75%
EU 11a	Overall capital requirements (%)	16,75%	16,25%	14,75%	14,75%	14,75%
12	CET1 available after meeting the total SREP own funds requirements (%)	12,95%	13,43%	16,41%	18,08%	18,08%
<b>Leverage ratio</b>						
13	Total exposure measure	18 790 839	17 879 255	16 691 825	14 662 638	13 725 075
14	Leverage ratio (%)	7,31%	7,70%	8,60%	9,92%	9,83%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0%	0%	0%	0%	0%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0	0	0	0	0
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
EU 14d	Leverage ratio buffer requirement (%)	3,00%	3,00%	3,00%	3,00%	3,00%
EU 14e	Overall leverage ratio requirement (%)	6,00%	6,00%	6,00%	6,00%	6,00%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	6 787 717	5 909 666	5 788 684	4 789 944	4 786 280
EU 16a	Cash outflows - Total weighted value	5 350 335	4 372 180	3 646 340	3 753 558	2 318 111
EU 16b	Cash inflows - Total weighted value	1 595 462	1 523 187	1 108 382	1 265 792	510 190

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16	Total net cash outflows (adjusted value)	3 754 873	2 848 993	2 537 958	2 487 766	1 807 920
17	Liquidity coverage ratio (%)	181%	207%	228%	193%	265%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	12 631 103	11 751 718	11 374 582	10 721 870	10 013 092
19	Total required stable funding	7 429 298	7 202 154	6 707 034	6 163 282	5 771 437
20	NSFR ratio (%)	170%	163%	170%	174%	173%

**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	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of prudential consolidation	Carrying values of items				Not subject to own funds requirements or subject to deduction from own funds
			Subject to the credit risk framework	Subject to the CCR framework	Subject to the securitisation framework	Subject to the market risk framework	
	<b>Breakdown by asset classes according to the balance sheet in the published financial statements</b>						
1	Cash and Cash Balances with the Central Bank	2 274 763	2 274 763	2 274 763			2 274 763
2	Due from Banks	1 166 303	1 166 303	1 166 303			1 166 303
3	Reverse Repo Deals	1 585 181	1 585 181	0	1 585 181		1 585 181
4	Loans and Advances to Customers	8 535 681	8 535 681	8 535 690			8 535 681
5	Financial Assets at Fair Value Through Profit and Loss	5 233	5 233	0			5 233
6	Financial Assets at Fair Value In Other Comprehensive Income	591 912	591 912	591 912			591 912
7	Securities at Amortised Cost	3 205 772	3 205 772	3 205 772			3 205 772
8	Derivative Financial Instruments	13 433	13 433	0	13 433		13 433
9	Investments in subsidiaries and associated companies	3 839	3 839	3 839			3 839
10	Intangible Assets	20 680	20 680	0			20 680
11	Property and Equipment	94 104	94 104	94 104			94 104
12	Investment Properties	105 670	105 670	105 670			105 670
13	Right-of-use Assets	16 996	16 996	16 996			16 996
14	Deferred Tax Assets	2 355	2 355	2 355			2 355
15	Corporate Tax Receivables	6 160	6 160	6 160			6 160
16	Other Assets	13 744	13 744	13 744			13 744
xxx	<b>Total assets</b>	<b>17 641 826</b>	<b>17 641 826</b>	<b>16 017 308</b>	<b>1 598 614</b>	<b>0</b>	<b>17 641 826</b>
	<b>Breakdown by liability classes according to the balance sheet in the published financial statements</b>						
1	Deposits from Banks	1 970 836	1 970 836				1 970 836
2	Deposits from Customers	13 527 040	13 527 040				13 527 040
3	Payable under Repo Agreements	0	0				0
2	Derivative Financial Instruments	8 961	8 961		8 961		8 961
4	Other Long-Term Borrowed Funds	489 430	489 430				489 430
5	Current Liabilities	0	0				0
3	Provisions	11 759	11 759				11 759
6	Lease Liabilities	16 932	16 932				16 932
7	Deferred Tax Liabilities	0	0				0
4	Other Liabilities	42 569	42 569				42 569
xxx	<b>Total liabilities</b>	<b>16 067 527</b>	<b>16 067 527</b>		<b>8 961</b>		<b>16 067 527</b>

**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
<b>1</b>	<b>Assets carrying value amount under the scope of prudential consolidation (as per template LI1)</b>	17 621 146	16 017 308	0	1 598 614	17 641 826
<b>2</b>	<b>Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)</b>	16 067 527				16 067 527
<b>3</b>	<b>Total net amount under the scope of prudential consolidation</b>	1 553 619				1 574 299
<b>4</b>	<b>Off-balance-sheet amounts</b>	2 682 590	2 682 590			
5	<i>Differences in valuations</i>					
6	<i>Differences due to different netting rules, other than those already included in row 2</i>				13 740	
7	<i>Differences due to consideration of provisions</i>		-3 327			
8	<i>Differences due to the use of credit risk mitigation techniques (CRMs)</i>		-152 705			
9	<i>Differences due to credit conversion factors</i>		-1 469 759		-1 579 400	
10	<i>Differences due to Securitisation with risk transfer</i>					
11	<i>Other differences</i>					
<b>12</b>	<b>Exposure amounts considered for regulatory purposes</b>	17 107 061	17 074 107		32 954	

**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	
UBB FACTORING EOOD	Full consolidation	X					Financial corporations other than credit institutions and investment firms
EAST GOLF PROPERTIES EOOD	Full consolidation	X					Non-financial corporation
UBB CENTER MANAGEMENT EOOD	Full consolidation	X					Non-financial corporation
CASH SERVICE COMPANY	Equity method			X			Financial corporations other than credit institutions and investment firms



**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		1					1		
2	Not applicable									
3	Close-out cost		540	17				557		
4	Concentrated positions									
5	Early termination									
6	Model risk		62					62		
7	Operational risk									
8	Not applicable									
9	Not applicable									
10	Future administrative costs									
11	Not applicable									
12	<b>Total Additional Valuation Adjustments (AVAs)</b>							<b>620</b>		

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		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
1	Capital instruments and the related share premium accounts	303 896	Article 26, Paragraph 1, Articles 27-29
	of which: Instrument type 1	303 896	EBA List, Article 26, Paragraph 3
	of which: Instrument type 2		EBA List, Article 26, Paragraph 3
	of which: Instrument type 3		EBA List, Article 26, Paragraph 3
2	Retained earnings	445 874	Article 26, Paragraph 1, c/
3	Accumulated other comprehensive income (and other reserves)	671 819	Article 26, Paragraph 1
EU-3a	Funds for general banking risk		Article 26, Paragraph 1, f/
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		Article 486, Paragraph 2
5	Minority interests (amount allowed in consolidated CET1)	0	Article 84
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend		Article 26, Paragraph 2
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>1 421 589</b>	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	-620	Articles 34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-20 680	Article 36, Paragraph 1,b/, Article 37
9	Not applicable		
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)		Article 36, Paragraph 1, c/, Article 38
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		Article 33, Paragraph 1, a/
12	Negative amounts resulting from the calculation of expected loss amounts		Article 36, Paragraph 1,d/, Article 40, Article 159
13	Any increase in equity that results from securitised assets (negative amount)		Article 32, Paragraph 1
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		Article 33, Paragraph 1, b/
15	Defined-benefit pension fund assets (negative amount)		Article 36, Paragraph 1, e/, Article 41
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)		Article 36, Paragraph 1,f/, Article 42
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)		Article 36, Paragraph 1, g/, Article 44
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)		Article 36, Paragraph 1, h/, Article 43, 45 and 46, and Article 49, Paragraphs 2 and 3, Article 79
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)		Article 36, Paragraph 1,i/, Article 43, 45 and 47, and Article 48, Paragraph 1, b/ and Article 49, Paragraphs 1- 3, Articles 79
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		Article 36, Paragraph 1, k/
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)		Article 36, Paragraph 1,k/, i), Articles 89-91
EU-20c	of which: securitisation positions (negative amount)		Article 36, Paragraph 1,k/, ii), Article 243, Paragraph 1, b/, Article 244, Paragraph 1, b/ and Article 258
EU-20d	of which: free deliveries (negative amount)		Article 36, Paragraph 1,k/, iii) Article 379, Paragraph 3
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)		Article 36, Paragraph 1,c/, Article 38, Article 48, Paragraph 1, a/

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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)		Article 48, Paragraph 1
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		Article 36, Paragraph 1,i/, Article 48, Paragraph 1, b/
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences		Article 36, Paragraph 1,c/,Article 38, Article 48, Paragraph 1, a/
EU-25a	Losses for the current financial year (negative amount)		Article 36, Paragraph 1,a/, and Article 472, Paragraph 3
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)		Article 36, Paragraph 1,)/
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		Article 36, Paragraph 1, j/
27a	Other regulatory adjustments	-26 871	
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	-48 171	
29	<b>Common Equity Tier 1 (CET1) capital</b>	<b>1 373 418</b>	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts		Articles 51-52
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		Article 486, Paragraph 3
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
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		Articles 85-86
35	of which: instruments issued by subsidiaries subject to phase out		Article 486, Paragraph 3
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>0</b>	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		Article 52, Paragraph 1,b/, Article 56, a/, Article 57
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)		Article 56, b/, Article 58
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)		Article 56, c/, Articles 59, 60 and 79
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)		Article 56,d/, Articles 59 and 79
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		Article 56, d/
42a	Other regulatory adjustments to AT1 capital		
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>0</b>	
44	<b>Additional Tier 1 (AT1) capital</b>	<b>0</b>	

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		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
45	Tier 1 capital (T1 = CET1 + AT1)	1 373 418	
<b>Tier 2 (T2) capital: instruments</b>			
46	Capital instruments and the related share premium accounts		Articles 62-63
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		Article 486, Paragraph 4
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2		
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2		
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		Articles 87-88
49	of which: instruments issued by subsidiaries subject to phase out		Article 486, Paragraph 4
50	Credit risk adjustments		Article 62, C/ and d/
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>0</b>	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		Article 63, ,b/, i), Article 66, a/, Article 67
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)		Article 66, ,b/, Article 68
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)		Article 66, c/, Articles 69, 70, 79
54a	Not applicable		
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)		Article 66, d/, Articles 69, and 79
56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
EU-56b	Other regulatory adjustments to T2 capital		
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>0</b>	
58	<b>Tier 2 (T2) capital</b>	<b>0</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>1 373 418</b>	
60	<b>Total Risk exposure amount</b>	<b>7 510 655</b>	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1 capital	18,29%	Article 92, Paragraph 2, a/
62	Tier 1 capital	18,29%	Article 92, Paragraph 2, b/
63	Total capital	18,29%	Article 92, Paragraph 2, c/
64	Institution CET1 overall capital requirements	11,75%	CRD, Articles 128-131 and 133
65	of which: capital conservation buffer requirement	2,50%	
66	of which: countercyclical capital buffer requirement	1,00%	
67	of which: systemic risk buffer requirement	3,00%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0,75%	

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		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1,50%	
68	<b>Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements</b>	13,79%	CRD, Article 128
<b>National minima (if different from Basel III)</b>			
69	Not applicable		
70	Not applicable		
71	Not applicable		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
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)		article 36, paragraph 1, h/), article 45-46, article 56, c/, article 59-60, article 66, c/, article 69-70
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)		Article 36, Paragraph 1,i/, Articles 45 and 48
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)	2 292	Article 36, Paragraph 1, c/, Articles 38 and 48
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		Article 62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		Article 62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		Article 62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		Article 62
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements		Article 484, Paragraph 3, Article 486, Paragraphs 2 and 5
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		Article 484, Paragraph 3, Article 486, Paragraphs 2 and 5
82	Current cap on AT1 instruments subject to phase out arrangements		Article 484, Paragraph 4, Article 486, Paragraphs 3 and 5
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		Article 484, Paragraph 4, Article 486, Paragraphs 3 and 5
84	Current cap on T2 instruments subject to phase out arrangements		Article 484, Paragraph 5, Article 486, Paragraphs 4 and 5
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		Article 484, Paragraph 5, Article 486, Paragraphs 4 and 5

### 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	
<b>Assets - Breakdown by asset classes according to the balance sheet in the published financial statements</b>				
1	Cash and Cash Balances with the Central Bank	2 274 763	2 274 763	
2	Due from Banks	1 166 303	1 166 303	
3	Reverse Repo Deals	1 585 181	1 585 181	
4	Loans and Advances to Customers	8 535 681	8 535 681	
5	Financial Assets at Fair Value Through Profit and Loss	5 233	5 233	
6	Financial Assets at Fair Value In Other Comprehensive Income	591 912	591 912	
7	Securities at Amortised Cost	3 205 772	3 205 772	
8	Derivative Financial Instruments	13 433	13 433	
9	Investments in subsidiaries and associated companies	3 839	3 839	
10	Intangible Assets	20 680	20 680	EU CC1, row 8
11	Property and Equipment	94 104	94 104	
12	Investment Properties	105 670	105 670	
13	Right-of-use Assets	16 996	16 996	
14	Deferred Tax Assets	2 355	2 355	EU CC1, row 75
15	Corporate Tax Receivables	6 160	6 160	
16	Other Assets	13 744	13 744	
	<b>Total assets</b>	<b>17 641 826</b>	<b>17 641 826</b>	
<b>Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements</b>				
1	Deposits from Banks	1 970 836	1 970 836	
2	Deposits from Customers	13 527 040	13 527 040	
3	Payable under Repo Agreements	0	0	
4	Derivative Financial Instruments	8 961	8 961	
5	Other Long-Term Borrowed Funds	489 430	489 430	
6	Current Liabilities	0	0	
7	Provisions	11 759	11 759	
8	Lease Liabilities	16 932	16 932	
9	Deferred Tax Liabilities	0	0	
10	Other Liabilities	42 569	42 569	
11	<b>Total liabilities</b>	<b>16 067 527</b>	<b>16 067 527</b>	
<b>Shareholders' Equity</b>				
1	Share Capital	93 838	93 838	EU CC1, row 1-2
2	Share Premium	210 058	210 058	EU CC1, row 1-2
3	Retained Earnings	445 874	445 874	EU CC1, row 2
4	Revaluation Reserve	-623	-623	EU CC1, row 3
5	Reserve Related to Actuarial Losses	152 620	152 620	
6	Other Regulatory Corrections	672 532	672 532	EU CC1, row 3
xxx	<b>Total shareholders' equity</b>	<b>1 574 299</b>	<b>1 574 299</b>	

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

		a
		Qualitative or quantitative information - Free format
1	Issuer	United Bulgarian Bank AD
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	BG1100085056 (Central Depository)
2a	Public or private placement	0
3	Governing law(s) of the instrument	Bulgarian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	
<i>Regulatory treatment</i>		Common Equity Tier 1 (CET1)
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 1 capital
5	Post-transitional CRR rules	Common Equity Tier 1 (CET1)
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Eligible at solo and consolidated basis
7	Instrument type (types to be specified by each jurisdiction)	Ordinary, registered, dematerialised, freely transferable shares with voting rights
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	BGN 93,838,321
9	Nominal amount of instrument	BGN 93,838,321
EU-9a	Issue price	100%
EU-9b	Redemption price	100%
10	Accounting classification	Share capital
11	Original date of issuance	1992 - 2005
12	Perpetual or dated	Perpetual
13	Original maturity date	Not Applicable
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	Not Applicable
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Not Applicable
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Not Applicable
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Not Applicable
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down features	No
31	If write-down, write-down trigger(s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
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)	All senior creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable
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	h	i	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			Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	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:												
	Bulgaria	9 204 380				9 204 380	496 077			496 077	6 200 963	100,00%	1,00%
020	Total	9 204 380				9 204 380	496 077			496 077	6 200 963	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	1,00%
3	Institution specific countercyclical capital buffer requirement	75 107

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

		a
		<b>Applicable amount</b>
1	Total assets as per published financial statements	17 641 825
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	5 977
9	Adjustment for securities financing transactions (SFTs)	5 781
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	1 178 607
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	- 41 351
13	<b>Total exposure measure</b>	<b>18 790 839</b>

**Template EU LR2 - LRCom: Leverage ratio common disclosure**

		CRR leverage ratio exposures	
		a	b
		2022	2021
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	16 022 541	15 191 899
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)	- 20 680	- 16 028
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	16 001 861	15 175 871
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	1 154	2 190
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	18 256	18 577
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	<b>Total derivatives exposures</b>	19 410	20 767
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	1 585 180	390 971
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets	5 781	13 255
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	<b>Total securities financing transaction exposures</b>	1 590 961	1 590 961
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	2 682 585	2 475 260
20	(Adjustments for conversion to credit equivalent amounts)	-1 500 656	-1 381 268
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	-3 322	-3 031
22	<b>Off-balance sheet exposures</b>	1 178 607	949 738
<b>Excluded exposures</b>			
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)		
<b>Capital and total exposure measure</b>			
23	<b>Tier 1 capital</b>	1 373 440	1 435 598
24	<b>Total exposure measure</b>	<b>18 790 839</b>	<b>17 737 337</b>
<b>Leverage ratio</b>			
25	Leverage ratio (%)	7,31%	8,60%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7,31%	8,60%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7,31%	8,60%
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%
<b>Choice on transitional arrangements and relevant exposures</b>			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
<b>Disclosure of mean values</b>			
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	1 326 782	395 534

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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	1 388 639	393 073
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)	18 532 441	16 696 388
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)	18 594 298	16 693 927
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)	7,41%	8,60%
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)	7,39%	8,60%

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

		a
		<b>CRR leverage ratio exposures</b>
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	33 650 220
EU-2	Trading book exposures	1 615 604
EU-3	Banking book exposures, of which:	16 017 308
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	5 755 094
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	133 183
EU-7	Institutions	1 182 079
EU-8	Secured by mortgages of immovable properties	2 791 488
EU-9	Retail exposures	2 286 278
EU-10	Corporates	3 193 081
EU-11	Exposures in default	160 455
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	515 650

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation:  
(solo/consolidated)

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
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	30.6.2022	31.3.2022
EU 1b	Number of data points used in the calculation of averages	3	3	3	3	3	3	3	3
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					5 804 845	5 789 577	5 717 141	5 204 258
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	10 090 244	9 875 185	9 690 466	9 496 502	660 386	650 498	636 436	627 165
3	<i>Stable deposits</i>	8 076 445	7 852 324	7 730 574	7 528 934	403 822	392 616	386 528	376 447
4	<i>Less stable deposits</i>	960 546	963 282	919 333	1 967 568	151 238	151 924	145 852	250 719
5	Unsecured wholesale funding	0	0	0	0	0	0	0	0
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	0	0	0	0	0	0	0	0
7	<i>Non-operational deposits (all counterparties)</i>	3 604 922	3 513 444	3 565 669	3 594 503	2 228 740	2 146 418	2 342 215	2 374 403
8	<i>Unsecured debt</i>	0	0	0	0	0	0	0	0
9	<i>Secured wholesale funding</i>					0	0	0	0
10	Additional requirements	0	0	0	0	0	0	0	0
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1 215 959	1 467 239	654 775	1 151 578	1 215 959	1 467 239	654 775	1 151 578
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-



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13	<i>Credit and liquidity facilities</i>	2 085 116	1 990 420	1 891 484	1 846 021	279 443	274 006	232 636	245 285
14	Other contractual funding obligations	432 217	432 436	452 156	436 265	21 611	21 622	22 608	21 813
15	Other contingent funding obligations	71 766	65 896	81 773	240 647	71 766	65 896	81 773	240 647
16	TOTAL CASH OUTFLOWS					4 477 905	4 625 679	3 970 443	4 660 892
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	977 915	424 320	1 139 198	653 296	-	-	-	-
18	Inflows from fully performing exposures	1 818 817	2 120 073	1 648 521	2 453 611	1 708 247	2 015 780	1 535 465	2 364 366
19	Other cash inflows	0	0	-	-	0	-	0	-
EU-19a	(Difference between total weighted inflows and total					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	2 796 732	2 544 392	2 787 719	3 106 907	1 708 247	2 015 780	1 535 465	2 364 366
EU-20a	<i>Fully exempt inflows</i>	2 796 732	2 544 392	2 787 719	3 106 907	1 708 247	2 015 780	1 535 465	2 364 366
EU-20b	<i>Inflows subject to 90% cap</i>	0	0	-	-	0	0	-	-
EU-20c	<i>Inflows subject to 75% cap</i>	0	0	-	-	0	0	-	-
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					5 804 845	5 789 577	5 717 141	5 204 258
22	TOTAL NET CASH OUTFLOWS					2 769 658	2 609 899	2 434 978	2 296 526
23	LIQUIDITY COVERAGE RATIO					216%	227%	238%	230%

**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	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments		-	-	1 373 794	1 373 794
2	<i>Own funds</i>		-	-	1 373 794	1 373 794
3	<i>Other capital instruments</i>		-	-	-	-
4	Retail deposits		9 480 346	761 696	39 892	9 675 534
5	<i>Stable deposits</i>		7 680 243	675 852	35 540	7 973 830
6	<i>Less stable deposits</i>		1 800 103	85 844	4 352	1 701 704
7	Wholesale funding:		2 376 323	4 238	-	1 190 281
8	<i>Operational deposits</i>		-	-	-	-
9	<i>Other wholesale funding</i>		2 376 323	4 238	-	1 190 281
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:		58 691	-	16 915	16 915
12	<i>NSFR derivative liabilities</i>					
13	<i>All other liabilities and capital instruments not included in the above categories</i>		2 805 876	12 130	370 385	376 450
14	<b>Total available stable funding (ASF)</b>					<b>12 632 974</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					274 555,0
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					
17	Performing loans and securities:		3 151 181	850 378	6 795 716	6 677 439

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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>		1 584 222	-	-	79 211
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>		1 119 278	702 404	6 100 259	5 784 016
21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		43 834	43 432	1 560 222	1 057 777
22	<i>Performing residential mortgages, of which:</i>		43 834	43 432	1 560 222	1 057 777
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		43 834	43 432	1 560 222	1 057 777
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>		447 681	147 974	695 457	814 212
25	Interdependent assets		-	-	-	-
26	Other assets:		<b>75 161</b>	<b>15 033</b>	<b>261 197</b>	<b>351 391</b>
27	<i>Physical traded commodities</i>					
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>				-	-
29	<i>NSFR derivative assets</i>				-	-
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>				-	-

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31	<i>All other assets not included in the above categories</i>		-	-	-	-
32	Off-balance sheet items		<b>2 518 214</b>	-	-	<b>125 911</b>
33	<b>Total RSF</b>					<b>7 429 296</b>
34	<b>Net Stable Funding Ratio (%)</b>					170,04%

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			Of which stage 2	Of which stage 3																		
005	Cash balances at central banks and other demand deposits	2 166 185	2 166 185	0																																	
010	Loans and advances	11 055 062	9 669 316	1 385 746	284 794	0	284 794	-58 536	-15 178	-43 358	-124 297	0	-124 297	-50 147	670 361	11 553																					
020	Central banks	0	0	0			0																														
030	General governments	88 004	85 603	2 401			0	-72	-69	-3																											
040	Credit institutions	2 621 537	2 621 074	463			0	-196	-185	-11																											
050	Other financial corporations	93 924	77 520	16 404				-230	-87	-143																											
060	Non-financial corporations	4 587 701	3 591 726	995 975	183 807		183 807	-19 762	-6 134	-13 628	-68 366		-68 366	-49 338	619 569	10 503																					
070	Of which SMEs	2 979 872	2 470 813	509 059	176 037		176 037	-13 335	-4 326	-9 009	-67 336		-67 336	-49 338	569 129	6 897																					
080	Households	3 663 896	3 293 393	370 503	100 987		100 987	-38 276	-8 703	-29 573	-55 931		-55 931	-809	31 858	1 050																					
090	Debt securities	3 784 609	3 784 609	0	0		0	-97	-97	0	0		0																								
100	Central banks	0																																			
110	General governments	3 764 912	3 764 912					-97	-97																												
120	Credit institutions	19 697	19 697																																		
130	Other financial corporations	0																																			
140	Non-financial corporations	0			0		0						0		0																						
150	Off-balance-sheet exposures	2 670 053	2 190 250	479 803	12 537	0	12 537	3 322	2 435	887	0																										
160	Central banks																																				
170	General governments	100 503	100 503	0				3	3	0																											
180	Credit institutions	23 952	23 952					1	1																												
190	Other financial corporations	139 027	139 027	0				9	9	0																											
200	Non-financial corporations	2 137 669	1 671 023	466 646	12 290		12 290	3 258	2 379	879																											
210	Households	268 902	255 745	13 157	247		247	51	43	8																											
220	<b>Total</b>	<b>19 675 909</b>	<b>17 810 360</b>	<b>1 865 549</b>	<b>297 331</b>	<b>0</b>	<b>297 331</b>	<b>-55 311</b>	<b>-12 840</b>	<b>-42 471</b>	<b>-124 297</b>	<b>0</b>	<b>-124 297</b>	<b>-50 147</b>	<b>967 652</b>	<b>11 810</b>																					

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

		a
		Gross carrying amount
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	436 112
020	Inflows to non-performing portfolios	298 293
030	Outflows from non-performing portfolios	-449 611
040	Outflows due to write-offs	-22 614
050	Outflow due to other situations	-117 954
<b>060</b>	<b>Final stock of non-performing loans and advances</b>	284 794

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
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	436 112	
020	Inflows to non-performing portfolios	298 293	
030	Outflows from non-performing portfolios	-449 611	
040	Outflow to performing portfolio	-70 918	
050	Outflow due to loan repayment, partial or total	-188 851	
060	Outflow due to collateral liquidations	0	
070	Outflow due to taking possession of collateral	0	
080	Outflow due to sale of instruments	-49 274	
090	Outflow due to risk transfers	0	
100	Outflows due to write-offs	-22 614	
110	Outflow due to other situations	-117 954	
120	Outflow due to reclassification as held for sale	0	
<b>130</b>	<b>Final stock of non-performing loans and advances</b>	284 794	

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								
010	Loans and advances	131 888	137 227	137 227	137 227	-4 924	-42 971	8 844	4 293
020	Central banks								
030	General governments	2 400	0			-3			
040	Credit institutions								
050	Other financial corporations								
060	Non-financial corporations	114 941	109 032	109 032	109 032	-4 249	-31 650	8 765	4 265
070	Households	14 547	28 195	28 195	28 195	-672	-11 321	79	28
080	Debt Securities								
090	Loan commitments given								
<b>100</b>	<b>Total</b>	<b>131 888</b>	<b>137 227</b>	<b>137 227</b>	<b>137 227</b>	<b>-4 924</b>	<b>-42 971</b>	<b>8 844</b>	<b>4 293</b>



**Template EU CQ2: Quality of forbearance**

		a
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	170 840
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	39 640

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Annex XV

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	2 166 185	2 166 185	0		0	0	0	0	0	0	0	
010	Loans and advances	11 055 062	11 035 487	19 575	284 794	126 319	24 215	19 858	22 197	33 295	14 574	44 336	284 794
020	Central banks												
030	General governments	88 004	88 004	0									
040	Credit institutions	2 621 537	2 621 537	0	0								
050	Other financial corporations	93 924	93 924	0	0								
060	Non-financial corporations	4 587 701	4 577 906	9 795	183 807	85 912	14 816	9 286	5 807	24 377	12 716	30 893	183 807
070	Of which SMEs	2 979 872	2 974 075	5 797	176 037	78 142	14 816	9 286	5 807	24 377	12 716	30 893	176 037
080	Households	3 663 896	3 654 116	9 780	100 987	40 407	9 399	10 572	16 390	8 918	1 858	13 443	100 987
090	Debt securities	3 784 609	3 784 609	0	0	0	0	0	0	0	0	0	0
100	Central banks												
110	General governments	3 764 912	3 764 912										
120	Credit institutions	19 697	19 697										
130	Other financial corporations	0											
140	Non-financial corporations	0			0					0			0
150	Off-balance-sheet exposures	2 670 053			12 537								0
160	Central banks												
170	General governments	100 503											
180	Credit institutions	23 952											
190	Other financial corporations	139 027											
200	Non-financial corporations	2 137 669			12 290								
210	Households	268 902			247								
<b>220</b>	<b>Total</b>	<b>19 675 909</b>	<b>16 986 281</b>	<b>19 575</b>	<b>297 331</b>	<b>126 319</b>	<b>24 215</b>	<b>19 858</b>	<b>22 197</b>	<b>33 295</b>	<b>14 574</b>	<b>44 336</b>	<b>284 794</b>

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

		a	b	c	d	e	f	g
		Gross carrying/nominal amount				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 subject to impairment				
		Of which defaulted						
<b>010</b>	<b>On-balance-sheet exposures</b>	<b>17 323 006</b>	<b>284 794</b>	<b>284 794</b>	<b>17 304 340</b>	<b>-183 449</b>		<b>0</b>
020	Country 1	17 323 006	284 794	284 794	17 304 340	-183 449		0
030	Country 2	0	0	0	0	0		0
040	Country 3							
050	Country 4							
060	Country N							
070	Other countries	0	0	0	0	0		0
<b>080</b>	<b>Off-balance-sheet exposures</b>	<b>0</b>	<b>0</b>	<b>0</b>				
090	Country 1							
100	Country 2							
110	Country 3							
120	Country 4							
130	Country N							
140	Other countries							
<b>150</b>	<b>Total</b>	<b>17 323 006</b>	<b>284 794</b>	<b>284 794</b>	<b>17 304 340</b>	<b>-183 449</b>		<b>0</b>

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Annex XV

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

		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which loans and advances subject to impairment			
		Of which defaulted					
010	Agriculture, forestry and fishing	395 312	395 312	16 939	16 939	-6 261	0
020	Mining and quarrying	19 254	19 254	0	0	-16	0
030	Manufacturing	1 682 212	1 682 212	62 988	62 988	-31 736	0
040	Electricity, gas, steam and air conditioning supply	285 456	285 456	10 402	10 402	-6 234	0
050	Water supply	52 804	52 804	377	377	-56	0
060	Construction	199 584	199 584	13 896	13 896	-5 336	0
070	Wholesale and retail trade	1 494 102	1 494 102	19 840	19 840	-9 929	0
080	Transport and storage	258 245	258 245	2 807	2 807	-1 446	0
090	Accommodation and food service activities	42 875	42 875	23 969	23 969	-4 615	0
100	Information and communication	79 602	79 602	600	600	-757	0
110	Financial and insurance activities	630	630	0	0	0	0
120	Real estate activities	134 782	134 782	21 946	21 946	-20 190	0
130	Professional, scientific and technical activities	27 793	27 793	4 790	4 790	-275	0
140	Administrative and support service activities	40 699	40 699	439	439	-208	0
150	Public administration and defense, compulsory social security	0	0	0	0	0	0
160	Education	18 247	18 247	0	0	-364	0
170	Human health services and social work activities	18 793	18 793	4 183	4 183	-304	0
180	Arts, entertainment and recreation	2 784	2 784	408	408	-110	0
190	Other services	18 334	18 334	223	223	-291	0
<b>200</b>	<b>Total</b>	<b>4 771 508</b>	<b>4 771 508</b>	<b>183 807</b>	<b>183 807</b>	<b>-88 128</b>	<b>0</b>

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	11 339 856	11 055 062	19 575	284 794	126 319	158 475	24 215	19 858	22 197	33 295	14 574	44 336
020	<i>Of which secured</i>	8 638 006					-						
030	<i>Of which secured with immovable property</i>	2 086 650	2 045 760	2 448	40 890	24 266	16 624	1 268	514	850	3 290	1 648	9 054
040	<i>Of which instruments with</i>	1 392 491	1 353 305		39 186	20 041	19 145						
050	<i>which instruments with</i>	675 716	664 168		11 548	7 956	3 592						
060	<i>Of which instruments</i>	1 470 973	1 375 177		95 796	50 601	45 195						
070	Accumulated impairment for secured assets												
080	Collateral												
090	<i>Of which value capped at the value of exposure</i>												
100	<i>Of which immovable property</i>												
110	<i>Of which value above the cap</i>												
120	<i>Of which immovable property</i>												
130	Financial guarantees received												
140	Accumulated partial write-off												

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Annex XV

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	83 740	-15 037
030	<i>Residential immovable property</i>	16 838	-1 395
040	<i>Commercial Immovable property</i>	66 628	-13 535
050	<i>Movable property (auto, shipping, etc.)</i>	274	-107
060	<i>Equity and debt instruments</i>	0	0
070	<i>Other collateral</i>	0	0
<b>080</b>	<b>Total</b>	83 740	-15 037

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 PPE	0	0	0	0												
020	Collateral obtained by taking possession other than that classified as PPE	0	0	83 740	-15 037	13 872	-695	32 001	-5 345	37 867	-8 997						
030	Residential immovable property	0	0	16 838	-1 395	4 233	-120	125	-15	12 480	-1 260						
040	Commercial immovable property	0	0	66 628	-13 535	9 540	-564	31 711	-5 244	25 377	-7 727						
050	Movable property (auto, shipping, etc.)	0	0	274	-107	99	-11	165	-86	10	-10						
060	Equity and debt instruments	0	0	0	0	0	0	0	0	0	0						
070	Other collateral	0	0	0	0	0	0	0	0	0	0						
<b>080</b>	<b>Total</b>	0	0	83 740	-15 037	13 872	-695	32 001	-5 345	37 867	-8 997						

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	2 503 849	8 470 341	7 788 427	681 914	0
2	Debt securities	3 205 252				
3	Total	5 709 101	8 470 341	7 788 427	681 914	0
4	<i>Of which non-performing exposures</i>	134 423	150 371	138 818	11 553	0
EU-5	<i>Of which defaulted</i>	134 423	150 371			



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	5 755 094	18 632	5 774 791	3 726	8 956	0,15%
2 Regional government or local authorities	131 047	81 860	119 280	38 310	31 518	20,00%
3 Public sector entities	2 136	0	6 608	2 559	1 281	13,97%
4 Multilateral development banks	0	0	611 703	0	0	0,00%
5 International organisations	0	0	0	0	0	0,00%
6 Institutions	1 182 079	23 608	1 336 040	9 664	565 428	42,02%
7 Corporates	3 193 081	1 661 151	2 650 591	671 841	2 979 857	89,69%
8 Retail	2 286 278	641 655	2 017 353	303 633	1 661 344	71,58%
9 Secured by mortgages on immovable property	2 791 488	239 799	2 791 488	97 391	1 095 424	37,92%
10 Exposures in default	160 455	12 558	147 972	8 399	178 205	113,96%
11 Exposures associated with particularly high risk	0	0	0	0	0	0,00%
12 Covered bonds					0	0,00%
13 Institutions and corporates with a short-term credit assessment					0	0,00%
14 Collective investment undertakings					0	0,00%
15 Equity	17 529	0	17 529	0	23 288	132,85%
16 Other items	498 121	0	498 121	0	262 840	52,77%
17 TOTAL	16 017 308	2 679 263	15 971 476	1 135 523	6 808 141	39,80%

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	5 749 245	0	0	0	18 932		10 340		0	0	0	0	0	0	0	5 778 517	500 370
2	Regional government or local authorities	0	0	0	0	157 590		0		0	0	0	0	0	0	0	157 590	157 590
3	Public sector entities	7 886	0	0	0	0		1		0	1 280	0	0	0	0	0	9 167	9 167
4	Multilateral development banks	611 703	0	0	0	0		0		0	0	0	0	0	0	0	611 703	611 703
5	International organisations	0	0	0	0	0		0		0	0	0	0	0	0	0	0	0
6	Institutions	0	0	0	0	357 035		979 276		0	9 393	0	0	0	0	0	1 345 704	-836 589
7	Corporates	0	0	0	0	803		4 748		0	3 316 881	0	0	0	0	0	3 322 432	3 318 087
8	Retail exposures	0	0	0	0	0		0		2 321 048	0	0	0	0	0	0	2 321 048	2 321 048
9	Exposures secured by mortgages on immovable property	0	0	0	0	0	1 820 359	1 068 520		0	0	0	0	0	0	0	2 888 879	2 888 879
10	Exposures in default	0	0	0	0	0		0		0	112 703	43 668	0	0	0	0	156 371	156 371
11	Exposures associated with particularly high risk	0	0	0	0	0		0		0	0	0	0	0	0	0	0	0
12	Covered bonds	0	0	0	0	0		0		0	0	0	0	0	0	0	0	0
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	0
14	Units or shares in collective investment undertakings	0	0	0	0	0		0		0	0	0	0	0	0	0	0	0
15	Equity exposures	0	0	0	0	0		0		0	13 690	0	3 839	0	0	0	17 529	17 529
16	Other items	238 719	0	0	0	0		0		0	257 110	0	2 292	0	0	0	498 121	498 121
17	<b>TOTAL</b>	<b>6 607 553</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>534 360</b>	<b>1 820 359</b>	<b>2 062 885</b>	<b>0</b>	<b>2 321 048</b>	<b>3 711 057</b>	<b>43 668</b>	<b>6 131</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17 107 061</b>	<b>9 642 275</b>

7 464 786

**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)	1 154	18 273		1,4	39 006	27 173	27 173	9 235
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)					5 781	5 781	5 781	1 156
5	VaR for SFTs					-	-	-	-
6	<b>Total</b>					<b>44 787</b>	<b>32 954</b>	<b>32 954</b>	<b>10 391</b>

## 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		
2	(i) VaR component (including the 3x multiplier)		
3	(ii) stressed VaR component (including the 3x multiplier)		
4	Transactions subject to the Standardised method	27 173	9 235
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	-	-
5	<b>Total transactions subject to own funds requirements for CVA risk</b>	<b>27 173</b>	<b>9 235</b>

**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					5 127	1 196						6 323
7	Corporates									4 013			4 013
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	<b>Total exposure value</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5 127</b>	<b>1 196</b>	<b>0</b>	<b>0</b>	<b>4 013</b>	<b>0</b>	<b>0</b>	<b>10 336</b>

## 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	-	19 363	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	1 585 181
9	<b>Total</b>	-	19 363	-	-	-	-	-	1 585 181

**Template EU MR1 - Market risk under the standardised approach**

		a
		RWEAs
	<b>Outright products</b>	
1	Interest rate risk (general and specific)	2 338
2	Equity risk (general and specific)	
3	Foreign exchange risk	21 113
4	Commodity risk	
	<b>Options</b>	
5	Simplified approach	
6	Delta-plus approach	
7	Scenario approach	
8	Securitisation (specific risk)	
9	<b>Total</b>	<b>23 451</b>

**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	410 479	394 683	402 645	54 325	679 063
3	<u>Subject to TSA:</u>	410 479	394 683	402 645		
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	6	8		17
2		Total fixed remuneration	28 800	1 959 553		1 802 305
3		Of which: cash-based	28 800	1 959 553		1 802 305
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		633 132		541 441
11		Of which: cash-based		324 389		519 014
12		Of which: deferred		185 246		13 457
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		308 743		22 428
EU-14b		Of which: deferred		308 743		22 428
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)		28 800	2 592 685		2 343 746

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 explicit 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								
2	Cash-based								
3	Shares or equivalent ownership interests								
4	Share-linked instruments or equivalent non-cash instruments								
5	Other instruments								
6	Other forms								
7	MB Management function	1 298 318	549 788	748 530			-312 059	526 288	295 280
8	Cash-based	502 950	188 488	314 462				188 488	
9	Shares or equivalent ownership interests								
10	Share-linked instruments or equivalent non-cash instruments	795 367	361 300	434 067			-312 059	337 800	295 280
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	34 701	10 109	22 757			-7 530	11 831	-
20	Cash-based	13 667	3 417	8 414				3 417	
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 REM5 - 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									31
2	Of which: members of the MB	6	8	14						
3	Of which: other senior management									
4	Of which: other identified staff			2	2		4	4		5
5	Total remuneration of identified staff	28 800	2 592 685	2 621 485	308 819	185 450	-	651 514	455 035	742 929
6	Of which: variable remuneration	-	633 132	633 132	78 772	49 539	-	160 022	77 017	176 090
7	Of which: fixed remuneration	28 800	1 959 553	1 988 353	230 046	135 911	-	491 492	378 018	566 839

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	040	of which notionally eligible EHQLA and HQLA	060	of which EHQLA and HQLA	090	of which EHQLA and HQLA	
		030		050		080		100	
<b>010</b>	<b>Assets of the disclosing institution</b>	346 943	337 808			17 294 882	3 451 418		
030	Equity instruments					13 690		13 690	
040	Debt securities	337 808	337 808	287 144	287 144	3 451 418	3 451 418	3 068 797	3 068 797
050	of which: covered bonds							0	
060	of which: securitisations					0		0	
070	of which: issued by general governments	337 808	337 808	287 144	287 144	3 431 730	3 431 730	3 052 553	3 052 553
080	of which: issued by financial corporations					19 688	19 688	16 244	16 244
090	of which: issued by non-financial corporations					0		0	
120	Other assets	0				515 701			

Template EU AE2 - Collateral received and own debt securities issued

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
		010	of which notionally eligible EHQLA and HQLA 030	Fair value of collateral received or own 040	of which EHQLA and HQLA 060
<b>130</b>	<b>Collateral received by the disclosing institution</b>	0		1 553 877	1 544 196
140	Loans on demand				
150	Equity instruments				
160	Debt securities	0		1 544 196	1 544 196
170	of which: covered bonds				
180	of which: securitisations				
190	of which: issued by general governments			1 544 196	1 544 196
200	of which: issued by financial corporations				
210	of which: issued by non-financial corporations				
220	Loans and advances other than loans on demand				
230	Other collateral received			9 681	
<b>240</b>	<b>Own debt securities issued other than own covered bonds or securitisations</b>				
<b>241</b>	<b>Own covered bonds and securitisations issued and not yet pledged</b>				
<b>250</b>	<b>TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED</b>	346 943	337 808		

**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
<b>010</b>	<b>Carrying amount of selected financial liabilities</b>	<b>234 067</b>	<b>337 808</b>