

List of Disclosure Templates

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1.Template EU OV1: Overview of total risk exposure amounts

Template EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		2023	2022	T
1	Credit risk (excluding CCR)	14 386 409	6 797 768	1 150 913
2	Of which the standardised approach	14 386 409	6 797 768	1 150 913
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	34 081	10 373	2 726
7	Of which the standardised approach	34 081	10 373	2 726
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)	3 275	23 451	262
21	Of which the standardised approach	3 275	23 451	262
22	Of which IMA			
EU 22a	Large exposures			
23	Operational risk	1 279 863	679 063	102 389
EU 23a	Of which basic indicator approach			
EU 23b	Of which standardised approach	1 279 863	679 063	102 389
EU 23c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	25 708	15 328	2 057
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	Total	15 703 628	7 510 655	1 256 290

2. Template EU KM1: Key metrics template

Template EU KM1 - Key metrics template

		a	b	c	d	e
		Q4 2023	Q2 2023	Q4 2022	Q2 2022	Q4 2021
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	2 756 568	2 755 070	1 373 440	1 377 473	1 435 598
2	Tier 1 capital	2 870 006	2 868 508	1 373 440	1 377 473	1 435 598
3	Total capital	3 047 987	3 046 489	1 373 440	1 377 473	1 435 598
	Risk-weighted exposure amounts					
4	Total risk exposure amount	15 703 816	15 072 677	7 510 655	7 339 084	6 865 558
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	17.55%	18.28%	18.29%	18.77%	20.91%
6	Tier 1 ratio (%)	18.28%	19.03%	18.29%	18.77%	20.91%
7	Total capital ratio (%)	19.41%	20.21%	18.29%	18.77%	20.91%
	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 (%)	1.50%	1.50%	1.50%	1.50%	1.00%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.84%	0.84%	0.84%	0.84%	0.56%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.13%	1.13%	1.13%	1.13%	0.75%
EU 7d	Total SREP own funds requirements (%)	9.50%	9.50%	9.50%	9.50%	9.00%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	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 (%)	2.00%	1.50%	1.00%	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 (%)	1.00%	1.00%	1.00%	1.00%	0.75%
11	Combined buffer requirement (%)	8.50%	8.00%	7.50%	7.00%	6.75%
EU 11a	Overall capital requirements (%)	18.00%	17.50%	17.00%	16.50%	15.75%
12	CET1 available after meeting the total SREP own funds	9.91%	10.71%	8.79%	9.27%	11.91%
	Leverage ratio					
13	Total exposure measure	35 960 930	33 699 326	18 790 839	17 879 255	16 691 825
14	Leverage ratio (%)	7.98%	8.51%	7.31%	7.70%	8.60%
	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%	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%
	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%	3.00%
EU 14e	Overall leverage ratio requirement (%)	6.00%	6.00%	6.00%	6.00%	6.00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	13 446 182	11 557 231	6 787 684	5 909 666	5 788 577
EU 16a	Cash outflows - Total weighted value	12 834 740	6 857 357	5 350 335	4 372 180	3 646 341
EU 16b	Cash inflows - Total weighted value	6 917 822	1 349 734	1 595 462	1 523 187	1 108 382
16	Total net cash outflows (adjusted value)	5 916 918	5 507 623	3 754 873	2 848 993	2 537 959
17	Liquidity coverage ratio (%)	227%	210%	181%	207%	228%
	Net Stable Funding Ratio					
18	Total available stable funding	25 855 556	23 637 864	12 632 974	11 751 718	11 374 582
19	Total required stable funding	15 311 955	14 585 928	7 429 296	7 202 154	6 707 034
20	NSFR ratio (%)	169%	162%	170%	163%	170%

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

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	e			g
				d	Carrying values of items		
	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 and cash balances with the Central Bank	8 438 445	8 438 445	8 438 445			
2	Due from banks	1 351 131	1 351 131	1 351 131			
3	Reverse repos with banks	-	-	-			
4	Derivative financial instruments	22 014	22 014	22 023	22 023	22 023	
5	Financial assets at fair value through profit or loss	9 215	9 215	-		9 215	
6	Financial assets at fair value through OCI*	599 871	599 871	599 871			
7	Securities at amortized cost	5 302 762	5 302 762	5 302 762			
8	Loans and advances to customers	18 056 825	18 056 825	18 056 825			
9	Investments in subsidiaries and associated companies	4 225	4 225	4 225			
10	Intangible assets	36 953	36 953	36 953			36 953
11	Property and equipment	124 394	124 394	124 394			
12	Investment properties	101 373	101 373	101 373			
13	Right-of-use assets	44 475	44 475	44 475			
14	Deferred tax assets	6 058	6 058	6 058			
15	Corporate income tax receivables	-	-	-			
16	Other assets	25 701	25 701	25 701			
xxx	Total assets	34 123 442	34 123 442	34 114 236	22 023	31 238	36 953
Breakdown by liability classes according to the balance sheet in the published financial statements							
1	Deposits from banks	2 760 645	2 760 645				
2	Derivative financial instruments	28 578	28 578		28 578	28 578	
3	Deposits from customers	26 256 822	26 256 822				
4	Other borrowed funds	1 444 723	1 444 723				
5	Current income tax liabilities	2 729	2 729				
6	Provisions	24 767	24 767				
7	Lease liabilities	44 699	44 699				
8	Other liabilities	102 854	102 854				
xxx	Total liabilities	30 665 817	30 665 817	28 578		28 578	

According to annual report

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

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

	a	b	c	d		e
				CCR framework	Market risk framework	
	Total	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)	34 086 489	34 114 236	0	22 023	31 238
2	Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)	30 665 817				28 578
3	Total net amount under the scope of prudential consolidation	3 420 672				2 660
4	Off-balance-sheet amounts	5 483 480	5 483 480			
5	<i>Differences in valuations</i>					
6	<i>Differences due to different netting rules, other than those already included in row 2</i>				84 268	
7	<i>Differences due to consideration of provisions</i>		-10 151			
8	<i>Differences due to the use of credit risk mitigation techniques (CRMs)</i>		-204 269			
9	<i>Differences due to credit conversion factors</i>		-3 430 996		0	
10	<i>Differences due to Securitisation with risk transfer</i>					
11	<i>Other differences</i>					
12	Exposure amounts considered for regulatory purposes	35 937 783	35 853 515		84 268	

5.Template EU LI3: Outline of the differences in the scopes of consolidation (entity by entity)

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

a Name of the entity	b Method of accounting consolidation	c Method of prudential consolidation					h Description of the entity
		c Full consolidation	d Proportional consolidation	e Equity method	f Neither consolidated nor deducted	g Deducted	
UBB FACTORING EOOD	Full consolidation	X					Non-credit financial entity
KBC LEASING BULGARIA EOOD	Full consolidation	X					Non-credit financial entity
EAST GOLF PROPERTIES EOOD	Full consolidation	X					Non-financial entity
UBB CENTER MANAGEMENT EOOD	Full consolidation	X					Non-financial entity
CASH SERVICES COMPANY EAD	Equity method			X			Non-credit financial entity

6.Template EU PV1: Prudent valuation adjustments (PVA)

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		Total category level post-diversification	Of which: Total core approach in the trading book	Of which: Total core approach in the banking book	
	Category level AVA	Equity	Interest Rates	Foreign exchange	Credit	Commodities	Unearned credit spreads AVA				Investment and funding costs AVA
1	Market price uncertainty		0				117	24	71	67	4
2	Not applicable										
3	Close-out cost		1164	6					585	576	9
4	Concentrated positions								0		
5	Early termination								0		
6	Model risk		0						0		
7	Operational risk		58	1					59	58	1
8	Not applicable										
9	Not applicable										
10	Future administrative costs		0						0		
11	Not applicable										
12	Total Additional Valuation Adjustments (AVAs)								715	701	14

7.Template EU CC1: Composition of regulatory own funds

Template EU CC1 - Composition of regulatory own funds

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	907344	Article 26, Paragraph 1, Articles 27-29
	of which: Instrument type 1	177168	EBA List, Article 26, Paragraph 3
	of which: Instrument type 2	730176	EBA List, Article 26, Paragraph 3
	of which: Instrument type 3		EBA List, Article 26, Paragraph 3
2	Retained earnings	1120457	Article 26, Paragraph 1, c/
3	Accumulated other comprehensive income (and other reserves)	760106	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		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	Common Equity Tier 1 (CET1) capital before regulatory adjustments	2787907	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-715	Articles 34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-17448	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)		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		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		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		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		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/
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/
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		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		Article 36, Paragraph 1,l/
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	-13176	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-31339	
29	Common Equity Tier 1 (CET1) capital	2756568	

Additional Tier 1 (AT1) capital: instruments			
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		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	Additional Tier 1 (AT1) capital before regulatory adjustments	113438	

Additional Tier 1 (AT1) capital: regulatory adjustments			
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)		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	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	
44	Additional Tier 1 (AT1) capital	113438	
45	Tier 1 capital (T1 = CET1 + AT1)	2870006	

Tier 2 (T2) capital: instruments			
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	Tier 2 (T2) capital before regulatory adjustments	177981	

Tier 2 (T2) capital: regulatory adjustments			
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	Total regulatory adjustments to Tier 2 (T2) capital	0	
58	Tier 2 (T2) capital	177981	
59	Total capital (TC = T1 + T2)	3047987	
60	Total Risk exposure amount	15703816	

Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	0.1755	Article 92, Paragraph 2, a/
62	Tier 1 capital	0.1827585	Article 92, Paragraph 2, b/
63	Total capital	0.1940921	Article 92, Paragraph 2, c/
64	Institution CET1 overall capital requirements	0.1175	CRD, Articles 128-131 and 133
65	of which: capital conservation buffer requirement	0.025	
66	of which: countercyclical capital buffer requirement	0.01	
67	of which: systemic risk buffer requirement	0.03	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.0075	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage		
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	14.91%	CRD, Article 128
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)		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) CRB are met)	6 058	Article 36, Paragraph 1, c/, Articles 38 and 48
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)		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
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		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

8.Template EU CC2: Reconciliation of regulatory own funds to balance sheet in the audited financial statements

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 and cash balances with the Central Bank	8 438 445	8 438 445	
2	Due from banks	1 351 131	1 351 131	
3	Reverse repos with banks	-	-	
4	Derivative financial instruments	22 014	22 014	
5	Financial assets at fair value through profit or	9 215	9 215	
6	Financial assets at fair value through OCI	599 871	599 871	
7	Securities at amortized cost	5 302 762	5 302 762	
8	Loans and advances to customers	18 056 825	18 056 825	
9	Investments in subsidiaries and associated	4 225	4 225	
10	Intangible assets	36 953	36 953	EU CC1, row
11	Property and equipment	124 394	124 394	
12	Investment properties	101 373	101 373	
13	Right-of-use assets	44 475	44 475	
14	Deferred tax assets	6 058	6 058	EU CC1, row
15	Other assets	25 701	25 701	
xxx	Total assets	34 123 442	34 123 442	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
1	Deposits from banks	2 760 645	2 760 645	
2	Derivative financial instruments	28 578	28 578	
3	Deposits from customers	26 255 585	26 255 585	
4	Other borrowed funds	1 515 395	1 515 395	
5	Current income tax liabilities	2 952	2 952	
6	Provisions	24 913	24 913	
7	Lease liabilities	44 699	44 699	
8	Other liabilities	106 772	106 772	
xxx	Total liabilities	30 739 539	30 739 539	
Equity				
1	Share capital	177 168	177 168	
2	Share premium and Statutory reserves	919 510	919 510	
3	Retained earnings	2 172 655	2 172 655	
4	Revaluation and other reserves	1 132	1 132	
5	TOTAL EQUITY ATTRIBUTABLE TO UBB	3 270 465	3 270 465	
6	Additional tier-1 instrument included in equity	113 438	113 438	
xxx	TOTAL EQUITY	3 383 903	3 383 903	

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

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	Non-cumulative
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		

10. Template EU CCyB1: Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

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	Total exposure value	Own fund requirements			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			Exposure value for non-trading book	Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk			
010	Breakdown by country:																								
011	BULGARIA	19 913 798				19 913 798	1 070 167				1 070 167	13 377 088	100%	2%											
020	TOTAL	19 913 798				19 913 798	1 070 167				1 070 167	13 377 088	100%												

11. Template EU CCyB2: Amount of institution-specific countercyclical capital buffer

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

		a
1	Total risk exposure amount	15 703 816
2	Institution specific countercyclical capital buffer rate	2.0%
3	Institution specific countercyclical capital buffer requirement	314 076

12. Template EU LR1: LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

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

		a
		Applicable amount
1	Total assets as per published financial statements	34123441
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	0
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	0
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)	0
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	55721
9	Adjustment for securities financing transactions (SFTs)	0
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	1839148
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	-57380
13	Total exposure measure	35960930

13. Template EU LR2 - LRCom: Leverage ratio common disclosure

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		2023	2022
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but	34083509	16022541
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the		
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)	-17448	-20680
7	Total on-balance sheet exposures (excluding derivatives and	34066061	16001861
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	7743	1154
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	47978	18256
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-		
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		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivatives exposures	55721	19410

Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	0	1585180
15	(Netted amounts of cash payables and cash receivables of		
16	Counterparty credit risk exposure for SFT assets	0	5781
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	0	0
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	5424637	2682585
20	(Adjustments for conversion to credit equivalent amounts)	-3575338	-1500656
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-	-10151	-3322
22	Off-balance sheet exposures	1839148	949738
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)		
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		
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		
EU-22k	(Total exempted exposures)		
Capital and total exposure measure			
23	Tier 1 capital	2870006	1373440
24	Total exposure measure	35960930	16971009

Leverage ratio			
25	Leverage ratio (%)	7.98%	7.31%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7.98%	7.31%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7.98%	7.31%
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		
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	1522786.819	1326782
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	0	1388639
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	37483716.82	18532441
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	35960930	18594298
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	7.66%	7.41%
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	7.98%	7.39%

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

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:	34075497
EU-2	Trading book exposures	64935
EU-3	Banking book exposures, of which:	34010562
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	13472759
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	190965
EU-7	Institutions	1390338
EU-8	Secured by mortgages of immovable properties	5602850
EU-9	Retail exposures	5026803
EU-10	Corporates	6996275
EU-11	Exposures in default	229586
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	1100986

15. Template EU LIQ1 - Quantitative information of LCR

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation: (solo/consolidated)

(in BGN thousands)

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYYY)	31.12.2023	30.09.2023	30.06.2023	31.03.2023	31.12.2023	30.09.2023	30.06.2023	31.03.2023
EU 1b	Number of data points used in the calculation of averages	3	3	3	3	3	3	3	3
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					11 042 356	10 171 798	10 557 247	6 659 353
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	19 287 698	18 804 080	18 354 493	10 382 728	1 290 278	1 271 533	1 233 694	680 826
3	<i>Stable deposits</i>	15 336 984	14 941 652	14 654 343	8 323 229	766 849	747 083	732 717	416 162
4	<i>Less stable deposits</i>	1 985 129	1 970 716	1 851 677	2 059 499	326 871	335 279	316 130	264 664
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>	1 227 120	1 293 758	1 165 123	0	299 390	315 612	283 823	0
7	<i>Non-operational deposits (all counterparties)</i>	4 762 902	4 647 188	4 216 498	4 056 222	2 827 413	2 890 133	2 545 139	2 687 720
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					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>	3 457 559	1 072 538	1 344 884	1 492 088	3 457 559	1 072 538	1 344 884	1 492 088
12	<i>Outflows related to loss of funding on debt products</i>	0	0	0	0	0	0	0	0
13	<i>Credit and liquidity facilities</i>	3 960 076	3 956 682	3 753 634	2 252 588	471 468	437 325	422 786	301 653
14	Other contractual funding obligations	876 736	855 438	977 408	427 729	31 879	24 839	28 236	21 386
15	Other contingent funding obligations	221 269	219 054	170 683	72 960	221 269	219 054	170 683	72 960
16	TOTAL CASH OUTFLOWS					8 759 675	6 385 492	6 187 187	5 256 633
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	945 319	2 203 572	2 973 902	397 686	0	0	0	0
18	Inflows from fully performing exposures	4 679 721	3 113 709	2 275 085	2 060 923	4 485 977	2 893 351	2 022 079	1 951 549
19	Other cash inflows	0	0	961	0	0	0	961	0
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	5 625 040	5 317 281	5 410 686	2 458 609	4 485 977	2 893 351	2 183 778	1 951 549
EU-20a	<i>Fully exempt inflows</i>	0	0	0	0	0	0	0	0
EU-20b	<i>Inflows subject to 90% cap</i>	0	0	0	0	0	0	0	0
EU-20c	<i>Inflows subject to 75% cap</i>	5 625 040	5 317 281	5 410 686	2 458 609	4 485 977	2 893 351	2 183 778	1 951 549
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					11 042 356	10 171 798	10 557 247	6 659 353
22	TOTAL NET CASH OUTFLOWS					4 273 698	3 492 141	4 226 798	3 305 084
23	LIQUIDITY COVERAGE RATIO					266%	295%	266%	202%

16. Template EU LIQ2: Net Stable Funding Ratio

Template EU LIQ2: Net Stable Funding Ratio

In accordance with Article 451a(3) CRR

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
(in BGN thousands)		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments		0	0	3 050 647	3 050 647
2	Own funds		0	0	2 759 228	2 759 228
3	Other capital instruments		0	0	291 419	291 419
4	Retail deposits		18 732 406	1 031 359	70 607	18 645 322
5	Stable deposits		14 892 547	853 977	62 343	15 021 541
6	Less stable deposits		3 839 859	177 382	8 264	3 623 781
7	Wholesale funding:		5 303 503	53 738	0	2 678 622
8	Operational deposits		1 245 291	0	0	0
9	Other wholesale funding		5 303 503	53 738	0	2 678 622
10	Interdependent liabilities		0	0	0	0
11	Other liabilities:		235 109	0	44 699	44 699
12	NSFR derivative liabilities	2 077				
13	All other liabilities and capital instruments not included in the above categories		3 688 127	56	1 436 238	1 436 266
14	Total available stable funding (ASF)					25 855 556
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					412 957
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:		2 523 587	1 915 919	14 555 435	14 131 343
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		0	0	0	0
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		0	0	0	0
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		1 945 519	1 516 224	13 343 844	12 662 098
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		52 501	52 605	2 055 203	1 388 435
22	Performing residential mortgages, of which:		52 501	52 605	2 055 203	1 388 435
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		52 501	52 605	2 055 203	1 388 435
24	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		578 068	399 695	1 211 591	1 469 245
25	Interdependent assets		0	0	0	0
26	Other assets:		84 479	13 234	454 086	551 799
27	Physical traded commodities				0	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				0	0
29	NSFR derivative assets				2 317	2 317
30	NSFR derivative liabilities before deduction of variation margin posted				2 077	104
31	All other assets not included in the above categories		0	0	0	0
32	Off-balance sheet items		4 268 050	0	0	213 435
33	Total RSF					15 311 955
34	Net Stable Funding Ratio (%)					169%

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

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			
FR1_F_18.00		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	8 183 671	8 183 671													
010	Loans and advances	18 938 239	16 503 688	2 434 551	443 755	0	443 755	-114 864	-37 034	-77 830	-214 003	0	-214 003	-13 454	12 579 388	180 938
020	Central banks	0	0	0	0	0	0	0	0	0	0	0	0		0	0
030	General governments	151 867	149 225	2 642	1 069	0	1 069	-187	-128	-59	-1 069	0	-1 069		128 516	0
040	Credit institutions	1 041 931	1 041 424	507	0	0	0	-189	-177	-12	0	0	0		0	0
050	Other financial corporations	395 914	378 699	17 215	0	0	0	-686	-405	-281	0	0	0		117 123	0
060	Non-financial corporations	9 232 842	7 568 265	1 664 577	228 081	0	228 081	-46 456	-19 004	-27 452	-68 827	0	-68 827	-9 914	7 204 888	136 638
070	Of which SMEs	5 555 966	4 608 814	947 152	198 098	0	198 098	-36 209	-14 072	-22 137	-62 244	0	-62 244	-7 102	4 509 144	115 216
080	Households	8 115 685	7 366 075	749 610	214 605	0	214 605	-67 346	-17 320	-50 026	-144 107	0	-144 107	-3 540	5 128 861	44 300
090	Debt securities	5 876 419	5 876 419					-1 158	-1 158							19 660
100	Central banks															
110	General governments	5 689 314	5 689 314					-1 093	-1 093							0
120	Credit institutions	102 994	102 994					-25	-25							19 660
130	Other financial corporations	10 079	10 079					-10	-10							
140	Non-financial corporations	74 032	74 032					-30	-30							
150	Off-balance-sheet	5 473 272	4 961 388	511 884	10 208	0	10 208	7 957	5 514	2 443	2 649		2 649		2 016 642	1 625
160	Central banks															
170	General governments	68 279	67 607	672	0			16	11	5					49 881	
180	Credit institutions	51 068	48 129	2 939	0			2	1	1						
190	Other financial corporations	192 267	192 110	157	0			3	2	1					64 937	0
200	Non-financial corporations	4 620 970	4 154 539	466 431	7 475	0	7 475	6 597	4 963	1 634	454	0	454		1 825 059	1 614
210	Households	540 688	499 003	41 685	2 733	0	2 733	1 339	537	802	2 195	0	2 195		76 765	11
220	Total	38 471 601	35 525 166	2 946 435	453 963	0	453 963	-108 065	-32 678	-75 387	-211 354	0	-211 354	0	14 615 690	182 563

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

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

FR2_F_24.01		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	480201
020	Inflows to non-performing portfolios	255856
030	Outflows from non-performing portfolios	-301926
040	Outflows due to write-offs	-39780
050	Outflow due to other situations	-262146
060	Final stock of non-performing loans and advances	434131

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

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

FR2_F_24.01		a	b
		Gross carrying amount	Related net accumulated recoveries
010	Initial stock of non-performing loans and advances	480201	
020	Inflows to non-performing portfolios	255856	
030	Outflows from non-performing portfolios	-301926	
040	Outflow to performing portfolio	-13978	
050	Outflow due to loan repayment, partial or total	-182818	
060	Outflow due to collateral liquidations	0	
070	Outflow due to taking possession of collateral		
080	Outflow due to sale of instruments	-51155	
090	Outflow due to risk transfers		
100	Outflows due to write-offs	-39780	
110	Outflow due to other situations	-14195	
120	Outflow due to reclassification as held for sale		
130	Final stock of non-performing loans and advances	434131	

20. Template EU CQ1: Credit quality of forbore exposures

Template EU CQ1: Credit quality of forbore exposures

FR1_F_19.00		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 forbore exposures	
		Performing forbore	Non-performing forbore			On performing forbore exposures	On non-performing forbore 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	135409	185649	185536	185536	-2820	-60654	239562	119242
020	Central banks								
030	General governments	780	1069	1069	1069	-7	-1069	773	0
040	Credit institutions								
050	Other financial corporations								
060	Non-financial corporations	116807	137782	137727	137727	-1880	-30643	214159	105129
070	Households	17822	46798	46740	46740	-933	-28942	24630	14113
080	Debt Securities								
090	Loan commitments given								
100	Total	135409	185649	185536	185536	-2820	-60654	239562	119242

21. Template EU CQ2: Quality of forbearance

Template EU CQ2: Quality of forbearance

FR2_F_26.00		a
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	87805
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	23081

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

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

FR1_F_18.00		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	8183671	8183671										
010	Loans and advances	18938239	18906442	31797	443755	232609	31422	45846	63808	60266	3120	6684	443755
020	Central banks												
030	General governments	151867	151864	3	1069	1069	0						1069
040	Credit institutions	1041931	1041846	85		0							
050	Other financial corporations	395914	395895	19	0								
060	Non-financial corporations	9232842	9219818	13024	228081	162648	9712	13775	24411	13597	705	3233	228081
070	Of which SMEs	5555966	5547146	8820	198098	138055	9712	13528	19277	13592	705	3229	198098
080	Households	8115685	8097019	18666	214605	68892	21710	32071	39397	46669	2415	3451	214605
090	Debt securities	5876419	5876419										
100	Central banks												
110	General governments	5689314	5689314										
120	Credit institutions	102994	102994										
130	Other financial corporations	10079	10079										
140	Non-financial corporations	74032	74032										
150	Off-balance-sheet exposures	5473272			10208								0
160	Central banks												0
170	General governments	68279											
180	Credit institutions	51068											
190	Other financial corporations	192267											
200	Non-financial corporations	4620970			7475								0
210	Households	540688			2733								0
220	Total	38471601	32966532	31797	453963	232609	31422	45846	63808	60266	3120	6684	443755

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

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

		a	b	c	d	e	f	g
FR2_F_20.04		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
BG, BE, other			Of which non-performing	Of which defaulted	Of which subject to impairment			
010	On-balance-sheet exposures	33 498 007	443 755	443 755	33 466 906	-329 920		0
020	BG	30 666 922	432 966	432 966	30 648 316	-320341		0
030	BE	1 181 969	0	0	1 169 548	-232		0
040	AT	213 649			213575	-29		
050	US	441 821			441821	-232		
060	NL	61 215			61215	-531		
070	CH	53 299			53299	-17		
080	CL	53 815			53815	-4		
	ES	40 028			40028	-46		
	FR	141 065			141065	-45		
	HU	81 823			81823	-63		
	GB	17 334	7801	7801	17334	-6435		
	KR	18 725			18725	-1		
	PL	292 029	360	360	292029	-344		
	RO	60 448			60448	-24		
	RS	31 342			31342	-54		
	SK	77 558			77558	-4		
	LU	26 360			26360	-20		
090	Other Countries	38 605	2 628	2 628	38 605	-1 498		0
080	Off-balance-sheet exposures	5 483 480	0	0			10 606	
090	BG	5 438 229					10 600	
100	BE	12 132						
110	AT	9 918						
120	US	333						
130	CZ	2 272						
140	DE	10 510						
150	GB	8196						
160	Other Countries	1 890					6	
170	Total	38981487	443755	443755	33466906	-329920		0

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

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
FR_1_F_25.02	010	Property, plant and equipment (PP&E)	
	020	Other than PP&E	64815
	030	<i>Residential immovable property</i>	15649
	040	<i>Commercial Immovable property</i>	48992
	050	<i>Movable property (auto, shipping, etc.)</i>	174
	060	<i>Equity and debt instruments</i>	
	070	<i>Other collateral</i>	
	080	Total	64815
			-12477

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

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

FR2_25.01_		a	b	c		d	e	f	g		h	i	j	k	l
		Debt balance reduction		Total collateral obtained by taking possession											
		Gross carrying amount	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Foreclosed ≤ 2 years		Foreclosed > 2 years ≤ 5 years		Foreclosed > 5 years		Of which non-current assets held-for-sale			
						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 PP&E														
020	Collateral obtained by taking possession other than that classified as PP&E			64815	-12477	8061	-814	19868	-966	36886	-10697				
030	<i>Residential immovable property</i>			15649	-1614	130	-53	2894	-41	12625	-1520				
040	<i>Commercial immovable property</i>			48992	-10765	7931	-761	16884	-911	24177	-9093				
050	<i>Movable property (auto, shipping, etc.)</i>			174	-98			90	-14	84	-84				
060	<i>Equity and debt instruments</i>														
070	<i>Other collateral</i>														
080	Total			64815	-12477	8061	-814	19868	-966	36886	-10697				

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

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

		Unsecured carrying amount	Secured carrying amount				
			a	b	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
					c	d	
1	Loans and advances	6 621 668	12 760 326	11 895 897	864 429		
2	Debt securities	5 284 155	19 660		19 660		
3	Total	11 905 823	12 779 986	11 895 897	884 089	-	
4	<i>Of which non-performing exposures</i>	262 817	180 938	162 635	18 303		
EU-5	<i>Of which defaulted</i>	262 817	180 938				

F_13.01

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

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	13472754	0	13502862	1075	329437	2.44%
2	Regional government or local authorities	189016	68262	189618	33159	44600	20.02%
3	Public sector entities	1949	0	9361	2422	2648	22.47%
4	Multilateral development banks	0	0	656356	0	0	0.00%
5	International organisations	5	0	5	0	0	0.00%
6	Institutions	1390338	42189	1604215	24912	666712	40.92%
7	Corporates	6996275	3668090	6398571	1050381	6729236	90.34%
8	Retail	5026803	1286441	4731434	589279	3735266	70.20%
9	Secured by mortgages on immovable property	5602850	308656	5602850	151058	2113295	36.73%
10	Exposures in default	229586	6384	206637	1842	228905	109.80%
11	Exposures associated with particularly high risk	63327	34464	63122	17232	120531	0.00%
12	Covered bonds	63733	0	63733	0	6373	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	31598	0	31598	0	37936	120.06%
16	Other items	1006061	0	1006061	0	405551	40.31%
17	TOTAL	34074295	5414486	34066423	1871360	14420490	40.13%

30.Template EU CR5: standardised approach

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	10467691	0	222541	2702279	70132		10026		0	31268	0	0	0	0	0	13503937	13174505
2	Regional government or local authorities	0	0	0	0	222683		0		0	94	0	0	0	0	0	222777	213913
3	Public sector entities	2848	0	0	6986	0		0		0	1949	0	0	0	0	0	11783	11783
4	Multilateral development banks	656356	0	0	0	0		0		0	0	0	0	0	0	0	656356	656356
5	International organisations	5	0	0	0	0		0		0	0	0	0	0	0	0	5	5
6	Institutions	0	0	0	0	482650		1144155		0	2322	0	0	0	0	0	1629127	1030641
7	Corporates	0	0	0	0	0		37234		0	7411718	0	0	0	0	0	7448952	7362811
8	Retail exposures	0	0	0	0	0		0		5320713	0	0	0	0	0	0	5320713	5320713
9	Exposures secured by mortgages on immovable property	0	0	0	0	0	4370870	1383038		0	0	0	0	0	0	0	5753908	5753908
10	Exposures in default	0	0	0	0	0		0		0	167628	40851	0	0	0	0	208479	208479
11	Exposures associated with particularly high risk	0	0	0	0	0		0		0	0	80354	0	0	0	0	80354	80354
12	Covered bonds	0	0	0	63733	0		0		0	0	0	0	0	0	0	63733	57360
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	27373	0	4225	0	0	0	31598	31598
16	Other items	609597	0	0	0	0		0		0	390406	0	6058	0	0	0	1006061	1006061
17	TOTAL	11736497	0	222541	2772998	775465	4370870	2574453	0	5320713	8032758	121205	10283	0	0	0	35937783	34908487

31.Template EU CCR1: Analysis of CCR exposure by approach

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)	0	0		1.4	0	0	0	0
EU-2	EU - Simplified SA-CCR (for derivatives)	0	0		1.4	0	0	0	0
1	SA-CCR (for derivatives)	18147	41698		1.4	86880	83782	83782	32512
2	IMM (for derivatives and SFTs)					0	0	0	0
2a	Of which securities financing transactions netting sets					0	0	0	0
2b	Of which derivatives and long settlement transactions netting sets					0	0	0	0
2c	Of which from contractual cross-product netting sets					0	0	0	0
3	Financial collateral simple method (for SFTs)					0	0	0	0
4	Financial collateral comprehensive method (for SFTs)					0	0	0	0
5	VaR for SFTs					0	0	0	0
6	Total					86880	83782	83782	32512

32.Template EU CCR2: Transactions subject to own funds requirements for CVA risk

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	83782	32512
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	0	0
5	Total transactions subject to own funds requirements for CVA risk	83782	32512

33.Template EU CCR3: Standardised approach – CCR exposures by regulatory exposure class and risk weights

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

Fixed format

	Exposure classes	Risk weight											Total exposure value	
		a	b	c	d	e	f	g	h	i	j	k		
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others		
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					10528	4534			1126				16188
7	Corporates									17877				17877
8	Retail								16					16
9	Institutions and corporates with a short-term credit assessment													
10	Other items													
11	Total exposure value	0	0	0	0	10528	4534	0	16	19003	0	0		34081

34.Template EU CCR5: Composition of collateral for CCR exposures

Template EU CCR5 – Composition of collateral for CCR exposures

Fixed columns

Collateral type	a	b	c	d	e	f	g	h	
	Collateral used in derivative transactions				Collateral used in SFTs				
	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	0	0	0	5613	0	0	0	0
2	Cash – other currencies	0	0	0	0	0	0	0	0
3	Domestic sovereign debt	0	0	0	0	0	0	0	0
4	Other sovereign debt	0	0	0	0	0	0	0	0
5	Government agency debt	0	0	0	0	0	0	0	0
6	Corporate bonds	0	0	0	0	0	0	0	0
7	Equity securities	0	0	0	0	0	0	0	0
8	Other collateral	0	0	0	0	0	0	0	0
9	Total	0	0	0	5613	0	0	0	0

35.Template EU MR1: Market risk under the standardised approach

Template EU MR1 - Market risk under the standardised approach

		a
		RWEAs
	Outright products	
1	Interest rate risk (general and specific)	3 275
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	3 275

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

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	702504	755827	825748	102389	1279863
3	<u>Subject to TSA:</u>	702504	755827	825748		
4	<u>Subject to ASA:</u>					
5	Banking activities subject to advanced measurement approaches AMA					

37.Template EU REM1: Remuneration awarded for the financial year

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		19
2		Total fixed remuneration	22	2 762		2 435
3		Of which: cash-based	22	2 762		2 435
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		822		800
11		Of which: cash-based		411		800
12		Of which: deferred		212		
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		411		
EU-14b		Of which: deferred		411		
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)		22	3 584	-	3 236

39.Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

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
	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									33
2	Of which: members of the MB	6	8	14						
3	Of which: other senior management				2	5	0	4	3	5
4	Of which: other identified staff									
5	Total remuneration of identified staff	22	3 584	3 607	329	936	-	670	402	900
6	Of which: variable remuneration	-	822	822	84	219	-	183	97	219
7	Of which: fixed remuneration	22	2 762	2 785	244	717	-	487	305	681

40.Template EU AE1 - Encumbered and unencumbered assets

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	
010	Assets of the disclosing institution	512 035	461 687			33 611 406	5 986 907		
020	Loans and advances on demand	55 771	16 570			8 127 900	621 550		
030	Equity instruments	0	0			27 373		27 373	
040	Debt securities	445 117	445 117	395 643	395 643	5 439 359	5 365 357	5 177 408	5 103 406
050	of which: covered bonds					63 732		62 635	
060	of which: securitisations								
070	of which: issued by general governments	445 117	445 117	395 643	395 643	5 252 319	5 252 319	4 994 829	4 994 829
080	of which: issued by financial corporations					113 038	113 038	108 577	108 577
090	of which: issued by non-financial corporations					74 002		74 002	
100	Loans and advances other than on demand	11 147				19 041 980			
120	Други активи	0				974 794			

41.Template EU AE2 - Collateral received and own debt securities issued

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	Fair value of collateral received or own debt securities issued available for encumbrance	
		030	040	060
130	Collateral received by the disclosing institution	0		
140	Loans on demand			
150	Equity instruments			
160	Debt securities	0		
170	of which: covered bonds			
180	of which: securitisations			
190	of which: issued by general governments			
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			
240	Own debt securities issued other than own covered bonds or securitisations			
241	Own covered bonds and securitisations issued and not yet pledged			
250	TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED			

42.Template EU AE3 - Sources of encumbrance

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	382 666	512 035

43. D 01.00 Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity

D 01.00 - Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity																	
		Columns															
		Gross carrying amount (Mln EUR)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)			GHG financed emissions (scope 1, scope 2 and scope 3)		GHG emissions (column)	<= 5 years	>5 year <= 10 years	>10 year <= 20 years	>20 years	Average weighted
		Of which exposures	Of which environment	Of which stage 2 exposures	Of which non-perform		Of which Stage 2 exposures	Of which non-perform		Of which Scope 3							
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160		
Exposures towards sectors that highly contribute to climate change	0010	8789436	119	0	1604346	219410	-107206	-24463	-65345	1610603	0	0.1278	6274416	2180017	334790	213	4
A - Agriculture, forestry and fishing	0020	855655	0	0	99575	18183	-10484	-2462	-6019	247646	0	0.0052	621569	226062	8024	0	4
B - Mining and quarrying	0030	30789	0	0	8226	1	-58	-50	-1	14877	0	0	19854	10935	0	0	5
B.05 - Mining of coal and lignite	0040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B.06 - Extraction of crude petroleum and natural gas	0050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B.07 - Mining of metal ores	0060	7855	0	0	7854	0	-47	-47	0	2136	0	0	7855	0	0	0	4
B.08 - Other mining and quarrying	0070	22090	0	0	372	1	-10	-3	-1	4634	0	0	11155	10935	0	0	5
B.09 - Mining support service activities	0080	844	0	0	0	0	-1	0	0	8107	0	0	844	0	0	0	3
C - Manufacturing	0090	2556542	0	0	814969	67384	-36264	-8622	-24476	211712	0	0.0524	2022681	471805	62056	0	3
C.10 - Manufacture of food products	0100	673092	0	0	126109	12822	-7463	-1198	-5100	26264	0.0078	503650	160520	8922	0	4	
C.11 - Manufacture of beverages	0110	121136	0	0	24762	4932	-2020	-154	-1769	4435	0	0	86620	34417	99	0	3
C.12 - Manufacture of tobacco products	0120	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
C.13 - Manufacture of textiles	0130	31838	0	0	4535	8727	-4666	-73	-4556	1462	0	0	22263	1275	8300	0	5
C.14 - Manufacture of wearing apparel	0140	54819	0	0	7840	5678	-2650	-172	-2393	2913	0	0	38712	14627	1480	0	4
C.15 - Manufacture of leather and related products	0150	8419	0	0	1738	1126	-169	-10	-143	364	0	0	7885	534	0	0	2
C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	0160	92725	0	0	17331	1731	-1106	-582	-352	1027	0	0	82612	8844	1269	0	3
C.17 - Manufacture of paper and paper products	0170	82250	0	0	46849	8010	-3602	-589	-2987	5053	0	0	64729	17396	125	0	4
C.18 - Printing and reproduction of recorded media	0180	54781	0	0	6182	76	-154	-86	-35	2042	0	0	30314	24287	180	0	5
C.19 - Manufacture of coke and refined petroleum products	0190	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C.20 - Manufacture of chemicals and chemical products	0200	92606	0	0	60082	136	-569	-523	-4	15074	0.0027	76663	15716	227	0	3	
C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	0210	74266	0	0	3653	0	-123	-53	0	15738	0.0006	64736	9530	0	0	2	
C.22 - Manufacture of rubber products	0220	151484	0	0	24125	8949	-2436	-375	-1829	6899	0.005	108309	33189	9986	0	4	
C.23 - Manufacture of other non-metallic mineral products	0230	66648	0	0	22159	2855	-653	-281	-244	53236	0.0028	53331	13013	304	0	3	
C.24 - Manufacture of basic metals	0240	298546	0	0	235782	65	-2733	-2631	-15	49846	0.0307	291059	7132	355	0	2	
C.25 - Manufacture of fabricated metal products, except machinery and equipment	0250	253188	0	0	125810	2512	-1589	-485	-916	8261	0.0028	196829	40984	15375	0	3	
C.26 - Manufacture of computer, electronic and optical products	0260	63630	0	0	785	4982	-1408	-2	-1334	655	0	0	37158	15887	10585	0	5
C.27 - Manufacture of electrical equipment	0270	116339	0	0	60878	156	-664	-506	-39	1546	0	0	104009	12293	37	0	3
C.28 - Manufacture of machinery and equipment n.e.c.	0280	82411	0	0	10797	1234	-452	-57	-301	1881	0	0	61317	21094	0	0	4
C.29 - Manufacture of motor vehicles, trailers and semi-trailers	0290	31096	0	0	12568	452	-339	-103	-219	697	0	0	27635	3461	0	0	3
C.30 - Manufacture of other transport equipment	0300	100505	0	0	3014	1	-233	-5	-1	11100	0	0	100464	41	0	0	2
C.31 - Manufacture of furniture	0310	47888	0	0	12873	1981	-2145	-292	-1732	1077	0	0	28411	17372	2105	0	4
C.32 - Other manufacturing	0320	34001	0	0	2222	248	-146	-21	-72	730	0	0	26591	6809	601	0	3
C.33 - Repair and installation of machinery and equipment	0330	24873	0	0	4875	711	-944	-424	-435	1412	0	0	9383	13384	2106	0	6
D - Electricity, gas, steam and air conditioning supply	0340	693072	42	0	81717	1821	-2956	-663	-52	744806	0	0.0626	178763	337716	176593	0	9
D35.1 - Electric power generation, transmission and distribution	0350	611337	0	0	17598	1810	-2728	-472	-41	739291	0.0626	114606	320138	176593	0	10	
D35.11 - Production of electricity	0360	528530	0	0	17513	1809	-2420	-467	-40	683091	0.0618	64757	287180	176593	0	9	
D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	0370	81640	42	0	64119	11	-228	-191	-11	3839	0	0	64062	15758	0	0	3
D35.3 - Steam and air conditioning supply	0380	95	0	0	0	0	0	0	0	1676	0	0	95	0	0	0	1
E - Water supply; sewerage, waste management and remediation activities	0390	127431	0	0	49062	363	-780	-300	-361	40034	0	0	89788	37282	361	0	4
F - Construction	0400	403791	0	0	53865	12932	-7611	-1506	-4709	10409	0	0.0003	315015	67024	21752	0	3
F.41 - Construction of buildings	0410	209407	0	0	34056	6560	-3891	-774	-2053	5431	0.0003	159800	30345	19262	0	4	
F.42 - Civil engineering	0420	98285	0	0	7314	5174	-2101	-89	-1918	2517	0	0	80054	17780	451	0	2
F.43 - Specialised construction activities	0430	96099	0	0	12495	1198	-1619	-643	-738	2461	0	0	75161	18899	2039	0	3
G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0440	3107732	31	0	296039	53985	-33348	-6070	-20880	152256	0	0	2458533	607882	41317	0	3
H - Transportation and storage	0450	507596	46	0	115822	13775	-8283	-2692	-4573	183651	0	0.0062	366208	139615	1735	38	4
H.49 - Land transport and transport via pipelines	0460	327281	46	0	82511	6165	-5229	-1132	-3308	166636	0.0053	287652	38568	1061	0	3	
H.50 - Water transport	0470	22809	0	0	567	0	-36	-34	0	5442	0	0	4206	18603	0	0	5
H.51 - Air transport	0480	25605	0	0	3376	0	-1142	0	-1131	10762	0.0009	22229	3376	0	0	3	
H.52 - Warehousing and support activities for transportation	0490	108108	0	0	30033	4076	-1658	-1468	-27	729	0	0	30591	76878	601	38	6
H.53 - Postal and courier activities	0500	23793	0	0	2711	158	-218	-58	-107	82	0	0	21530	2190	73	0	3
I - Accommodation and food service activities	0510	159420	0	0	37788	11333	-4976	-971	-3547	2926	0	0	83729	68890	6801	0	5
L - Real estate activities	0520	347408	0	0	47283	39633	-2446	-1127	-727	2286	0.0011	118276	212806	16151	175	6	
Exposures towards sectors other than those that highly contribute to climate change*	0530	772910	0	0	60228	8652	-8012	-2988	-3482				499726	203164	42750	27270	5
K - Financial and insurance activities	0540	128155	0	0	288	79	-207	-8	-74				54833	45921	245	27156	8
Exposures to other sectors (NACE codes J, M - U)	0550	644755	0	0	59940	8573	-7805	-2980	-3408				444893	157243	42505	114	4
TOTAL	0560	9562346	119	0	1664574	228062	-115218	-27451	-68827	1610603	0.1278	6774142	2383181	377540	27483	4	

44. D 02.00.a Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral (I)

		Columns														Without EPC label
		Total gross	Level of energy efficiency (EP score in kWh/m ² of collateral)						Level of energy efficiency (EPC label of collateral)							
			0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G	
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150		
Total EU area	0010	9695475	71635	1423843	1680097	1382912	122865	505220	704	44182	0	0	0	0	9650589	
Of which Loans collateralised by commercial immovable property	0020	4546017	4371	34990	103221	105178	122356	496947	332	39957	0	0	0	0	4505728	
Of which Loans collateralised by residential immovable property	0030	5091203	67264	1388853	1576876	1277734	509	8273	372	4225	0	0	0	0	5086606	
Of which Collateral obtained by taking possession: residential and commercial immovable properties	0040	58255	0	0	0	0	0	0	0	0	0	0	0	0	58255	
Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	0050	5140631	69053	1406261	1666719	1376224	122004	500370							5137015	
Total non-EU area	0060	8534	0	0	0	0	0	0	0	0	0	0	0	0	8534	
Of which Loans collateralised by commercial immovable property	0070		0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which Loans collateralised by residential immovable property	0080	8534	0	0	0	0	0	0	0	0	0	0	0	0	8534	
Of which Collateral obtained by taking possession: residential and commercial immovable properties	0090		0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	0100		0	0	0	0	0	0							0	

45. D 02.00.b Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral (II)

D 02.00.b - Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral (II)		
		Columns
		Without EPC label of collateral
		Of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated
		0160
Total EU area	0010	34.65%
Of which Loans collateralised by commercial immovable property	0020	15.39%
Of which Loans collateralised by residential immovable property	0030	45.86%
Of which Collateral obtained by taking possession: residential and commercial immovable properties	0040	0%
Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	0050	50.00%
Total non-EU area	0060	0%
Of which Loans collateralised by commercial immovable property	0070	0%
Of which Loans collateralised by residential immovable property	0080	0%
Of which Collateral obtained by taking possession: residential and commercial immovable properties	0090	0%
Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	0100	0%