

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

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

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

Volkswagen Bank Gesellschaft mit beschränkter Haftung

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)	-					
Common Equity Tier 1 (CET1) capital - transitional period	9,496	9,461	8,894	8,800	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,496	9,461	8,894	8,800	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	9,496	9,461	8,894	8,800	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	9,496	9,461	8,894	8,800	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	9,511	9,474	8,905	8,809	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,511	9,474	8,905	8,809	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	49,413	49,770	49,851	49,521	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	49,413	49,770	49,851	49,521	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.22%	19.01%	17.84%	17.77%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.22%	19.01%	17.84%	17.77%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.22%	19.01%	17.84%	17.77%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.22%	19.01%	17.84%	17.77%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	19.25%	19.03%	17.86%	17.79%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.25%	19.03%	17.86%	17.79%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	70,617	70,542	70,949	65,935	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	13.45%	13.41%	12.54%	13.35%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Volkswagen Bank Gesellschaft mit beschränkter Haftung

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,496	9,461	8,894	8,800	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	9,496	9,461	8,894	8,800	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	70,617	70,542	70,949	65,935	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	70,617	70,542	70,949	65,935	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	13.45%	13.41%	12.54%	13.35%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	13.45%	13.41%	12.54%	13.35%	[A.2]/[B.2]	

2022 EU-wide Transparencv Exercise _{Capital}

Volkswagen Bank Gesellschaft mit beschränkter Haftung

		(min EUR. %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS	9,511	9,474	8,905	8,809	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,496	9,461	8,894	8,800	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	318	318	0	0	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	1,158	1,158	1,512	1,514	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-86	-93	-161	-201	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	9,074	9,074	8,856	8,856	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR.
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CBR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	-4	-4	-4	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CBR
	A.1.8	(-) Intansible assets (including Goodwill)	-78	-87	-55	-58	C 01.00 (r0300,c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of CIR. Articles 4(115), 36(1) point (b) and 37 point (a) of CIR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	0	0	0	0	(r0340,c0010) C 01.00 (r0370,c0010)	LLR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (·) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(·) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (10430.c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(·) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	$\label{eq:constraints} at (35, 36(1) point (b) (n) and (b) to 31 or CON; Ardicia at (3(1) point (b) (n) 240(1) point (b), 244(1) point (b) and 258 of CON; Ardicias 36(1) point b) (n) and 379(3) of CON; Ardicias 36(1) point b) (v) and 155(4) of CON. 36(1) point k) (v) and 155(8) of CON and Ardicias 36(1) point k) (v) and 155(4) of CON. \\$
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of GRR $$
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-831	-834	-1,164	-1,168	C 01.00 (r0490,c0010)	Articles $36(1)\ \text{point}\ (c)\ \text{and}\ 38;\ \text{Articles}\ 48(1)\ \text{point}\ (a)\ \text{and}\ 48(2)\ \text{of}\ \text{CRR}$
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-55	-72	-90	-139	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecuble tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (+0690,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,496	9,461	8,894	8,800	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14	13	11	9	C 01.00 (r0750,c0010)	Article 71 of CBR
	A.4.1	Tier 2 Capital instruments	14	13	11	9	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{l} C01.00(r0910,c0010)+C01.00\\ (r0920,c0010)+C01.00(r0930,c0010)+C\\ a_{10}0(r0940,c0010)+C01.00(r0950,c0010)\\ a_{1}C01.00(r0955,c0010)+C01.00(r0974,c0010)+C\\ a_{10}010(r0974,c0010)+C01.00(r0974,c0010)+C\\ a_{10}01.00(r0978,c0010)\\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	49,413	49,770	49,851	49,521	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.22%	19.01%	17.84%	17.77%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.22%	19.01%	17.84%	17.77%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	19.25%	19.03%	17.86%	17.79%	CA3 (5) [A1-A.1.13-A.1.21+MIN(A.2+A.1.13-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,496	9,461	8,894	8,800	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0\.0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.22%	19.01%	17.84%	17.77%	[D.1]/[B-B.1]	•
	F.	Adjustments to CET1 due to 1FRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F.	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	. F.	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

Volkswagen Bank Gesellschaft mit beschränkter Haftung

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	45,018	45,445	45,621	45,236	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226), s010 + C 08.01 (r0050, c0260, s020) + C 08.01 (r0060, s020) + C 08.01 (r006
Of which the standardised approach	45,018	45,445	45,621	45,236	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	52	58	38	34	C 07.00 (r0096, cr220, s001) + C 07.00 (r0110, cr220, s001) + C 07.00 (r0130, cr220, s001) + C 08.01 (r0040, cr286, s001) + C 08.01 (r0050, cr286, s001) + C 08.01 (r0040, cr286, s002) + C 08.01 (r0040, cr286, s002) + C 08.01 (r0040, cr286, s002) + C 08.01 (r0460, cr280, s002) + C 08.01 (r040, cr280, s002) + C 08
Credit valuation adjustment - CVA	36	75	19	31	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	189	194	192	189	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	362	210	193	243	C 02.00 (r0520, c0010)
Of which the standardised approach	362	210	193	243	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	D	C 19.00 (0010, 06611)*12.5+C 20.00 (0010;c0450)*12.5+MAV(C 24.00(*0010, c0090);C 24.00(*0010,c0100);C 24.00(*0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,755	3,789	3,789	3,789	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,755	3,789	3,789	3,789	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	49,413	49,770	49,851	49,521	

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

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





2022 EU-wide Transparency Exercise P&L Volkswagen Bank Gesellschaft mit beschränkter Haftung

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,277	1,657	390	783
Of which debt securities income	28	33	6	15
Of which loans and advances income	1,146	1,486	343	685
Interest expenses	434	583	158	339
(Of which deposits expenses)	368	494	137	296
(Of which debt securities issued expenses)	60	79	18	37
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	167	311	75	144
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	78	104	30	71
Gains or (-) losses on financial assets and liabilities held for trading, net	8	10	-1	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-112	-81	-434	-283
Gains or (-) losses from hedge accounting, net	-19	-30	5	3
Exchange differences [gain or (-) loss], net	-19	-16	-1	-2
Net other operating income /(expenses)	526	753	169	346
TOTAL OPERATING INCOME, NET	1,472	2,124	75	723
(Administrative expenses)	1,004	1,299	290	606
(Cash contributions to resolution funds and deposit guarantee schemes)	48	56	0	0
(Depreciation)	31	41	9	17
Modification gains or (-) losses, net	0	0	0	1
(Provisions or (-) reversal of provisions)	-10	-139	56	96
(Payment commitments to resolution funds and deposit guarantee schemes)	0	18	48	57
(Commitments and guarantees given)	4	-10	2	16
(Other provisions)	-14	-147	6	23
Of which pending legal issues and tax litigation ¹	0	-167	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-131	-173	18	26
(Financial assets at fair value through other comprehensive income)	1	4	0	3
(Financial assets at amortised cost)	-131	-177	18	23
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	21	32	4	6
(of which Goodwill)	7	16	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	507	1,009	-302	-26
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	171	711	-199	6
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	171	711	-199	6
Of which attributable to owners of the parent	163	690	-203	5

⁽²⁾ Information available on Vormes on the particular ⁽²⁾ Information available only as of end of the year ⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

Volkswagen Bank Gesellschaft mit beschränkter Haftung

(min EUR)	٨	ls of 30/09/202	21			As of 31,	12/2021			As of 31,	/03/2022			As of 30	06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	air value hierar	chy		Fa	ir value hieraro	ihy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	11,309				11,275				11,955				7,549				IAS 1.54 (i)
Financial assets held for trading	11	0	11	0	8	0	8	0	7	0	7	0	7	0	7	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	18,046	6	0	18,039	18,065	6	0	18,059	17,616	6	0	17,610	16,502	6	0	16,496	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,799	3,799	0	0	4,150	4,150	0	0	3,925	3,925	0	0	3,905	3,905	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	46,130				46,792				46,661				47,227				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	10	0	10	0	2	0	2	0	30	0	30	0	43	0	43	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-5				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,404				4,801				5,036				5,084				
TOTAL ASSETS	83,704				85,094				85,230				80,317				IAS 1.9(a), IG 6

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

(min i	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31,	/03/2022					As of 30	/06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impain	nent ⁽²⁾	Gross	s carrying amou	int ⁽²⁾	Accun	nulated impain	nent ⁽²⁾	Gros	s carrying amou	unt ⁽²⁾	Accur	nulated impairm	ient ⁽²⁾	Gros	s carrying amo	ount ⁽²⁾	Accun	nulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk sinco initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 2 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	2,917	879	0	-2	-2	0	2,735	1,416	0	-3	-3	0	1,969	1,956	0	-3	-4	0	2,020	1,890	0	-6	-4	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	33,024	12,598	972	-143	-317	-516	33,389	12,826	974	-131	-292	-459	32,660	13,445	946	-127	-278	-475	33,280	13,325	1,034	-128	-285	-391	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Volkswagen Bank Gesellschaft mit beschränkter Haftung

(min EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	0	0	3	4	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	69,895	71,247	71,687	66,655	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting	0	51	11	1	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	534	414	433	350	IAS 37.10; IAS 1.54(I)
Tax liabilities	2,302	2,471	2,441	2,508	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	146	166	178	159	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	72,877	74,349	74,752	69,677	IAS 1.9(b);IG 6
TOTAL EQUITY	10,826	10,744	10,478	10,640	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	83,704	85,094	85,230	80,317	IAS 1.IG6

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



Breakdown of liabilities

Volkswagen Bank Gesellschaft mit beschränkter Haftung

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		0	52	13	5	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	10,451	12,957	12,926	10,904	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2	2	3	2	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	325	297	268	260	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	80	69	69	70	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	245	218	342	261	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	27	8	135	52	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	22,263	21,407	21,556	18,685	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,005	3,382	3,744	2,162	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,158	5,502	5,887	5,505	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,708	5,101	5,522	5,178	ECB/2013/33 Annex 2.Part 2.9.1
	Households	23,654	24,179	24,490	24,798	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	19,363	19,851	20,522	20,967	Annex V.Part 1.42(f), 44(c)
Debt securities issued		5,750	5,135	5,047	4,986	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		1,051	1,551	1,171	1,256	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		69,896	71,299	71,700	66,660	

EBA ELECTEAN

2022 EU-wide Transparency Exercise Market Risk

Volkswagen Bank Gesellschaft mit beschränkter Haftung

	SA					I	м									IM						
			VaR <i>(Memorar</i>	dum item)	STRESSED VaR (A	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memorandum item)		STRESSED VaR (Memorandum in		item) INCREMENTAL DEFAULT AND MIGRATION RIS CAPITAL CHARG		ALL PRICE F	RISKS CAPIT. FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	2/2021					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						/
Equities	0	0	0	0	0	0							0	0	0	0						/
Of which: General risk	ő	ő	0	ő	0	0							0	ő	ő	0						/
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						/
Foreign exchange risk	362	210	0	0	0	0							0	0	0	0						/
Commodities risk	0 362	0 210	0	0	0	0	0	0		0	•	0	0	0	0	0		0	0	0	0	
Total	362	210	U			0		0			U	0	U			U		U		0	0	
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	6/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						/
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						/
Equities	0	0	0	0	0	0							0	0	0	0						/
Of which: General risk	0	0	ō	ō	ō	ō							0	ō	ō	ō						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						/
Foreign exchange risk	193	243	0	0	0	0							0	0	0	0						
Commodities risk Total	193	243	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	193		U U	U		-	U	U U	U		v		U	U U	U U	U		3	J	J	v	0

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



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Volkswagen Bank Gesellschaft mit beschränkter Haftung

					Standardis	ed Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(min 202. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	12,795	13,688	2,592		13,391	14,333	2,588	
	Regional governments or local authorities	1,249	1,249	0		1,252	1,252	0	
	Public sector entities	1,325	1,325	35		1,311	1,312	35	
	Multilateral Development Banks	50	50	0		50	50	0	
	International Organisations	100	100	0		100	100	0	
	Institutions	1,244 26.005	932	162 11,758		1,384 27.327	989 13.013	205 12.981	
	Corporates of which: SME	26,005	11,860 3,213	11,/58 3,112		27,327 2.668	13,013	12,981	
	of which: SME Retail	37.979	35.351	26,320		2,008	1,363	25.573	
	of which: SME	1.196	1.083	619		406	348	199	
Consolidated data	Secured by mortgages on immovable property	1,1,0	1,003	019		400			
	of which: SME	0		0		0	0		
	Exposures in default	1,622	941	1,372	342	1,612	828	1,126	483
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	294	294	29		362	362	36	
	Claims on institutions and connorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eouitv	23 2.789	23 2.789	23		13 2.946	13 2.946	13 2.946	
	Other exposures			45.071				45.503	
	Standardised Total ²	85,476	68,602		895	86,742 i or credit risk mitigation techniq	69,379	45,503	979

¹⁰ Obgring appears, while Dposers wing is reported before taking the account any effect due to outil conversion factors or out nin implants holysams (e.g. substitution effects). ¹⁰ Specificades To due not include the Socialization possions wink in the majore to the 322 andexams. ¹⁰ Objet from and elevant countries are dueloade. These have selected under the lisibility gales Cauthies of countries provide a to 55% of third integring deposers or Tog 15 countries ranked by anglesd gales. ¹⁰ ¹⁰ Objet from a select countries are dueloade. These have selected under the lisibility gales Cauthies of countries provide ages or Tog 15 countries in animal of provide ages of the selected and and animal.

					Standardise	d Approach				
			As of 30/09/2021 As of 31/12/2021							
	(min EUR, "9)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an previsions ²	
	Central governments or central banks	11,999 12,865 2,586 12,136 13,054								
	Regional governments or local authorities	1,249	1,249	0		1,252	1,252	0		
	Public sector entities	1,320	1,321	31		1,307	1,309	31		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	808	499	57		868	477	95		
	Corporates	11,762	3,876	3,804		11,993	4,346	4,336		
	of which: SME	4,032	1,803	1,731		228	113	104		
	Retail	22,263	20,914	15,555		21,193	19,888	14,904		
GERMANY	of which: SME	736	732	418		66	65	37		
OLIG WHIT	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	1,210	629	904	241	0 1.206	0 574	0 783	2	
	Exposures in default	1,210	629	204	241	1,200	3/4	/63	23	
	Items associated with particularly high risk Covered bonds	294	294	29		362	362	20		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	294	294	29		302	302	30		
	Collective investments undertakings (CIU)			0		0				
	Equity	23	23	23		13	13	13		
	Other exposures	665	665			907	907	907		
	Other exposures	003		000	554	207	201	207	67	

The second second

		Standardised Approach							
			As of 30,	09/2021			As of 31/	12/2021	
	(min F10 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	6	6	0		122	121	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	0	0		1	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	87	84	17		32	0	0	
	Institutions Corporates	3,067	1.707			3,081	1,696	1,683	
	of which: SME	2,299	1,133	1,092		2,246	1,090	1,083	
	Retail	4.944	3,853	2,880		4,643	3.379	2,527	
	of which: SME	109	5,055	32		91	3,379	22	
FRANCE	Secured by mortgages on immovable property			0					
	of which: SME	0		0		0	0	0	
	Exposures in default	140	124	194	16	136	111	155	24
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eouity	0	0	0		0	0	0	
	Other exposures	2.093	2.093	2.083		2.020	2.020	2.020	
	Standardised Total ²				36				70

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			As of 30/	09/2021			As of 31,	/12/2021	
	(min £UR, %)	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ¹	kisk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	289 0 4 0 0	289 0 4 0 0	0 4 0		329 0 4 0 0	329 0 4 0 0	0 4 0 0	
	Institutions Corporates of which: SME Retail of which: SME	141 906 28 5,235 113	141 600 21 5,138 112	31 600 21 3,834 64		149 1,046 0 5,267 24	149 717 0 5,138 22	34 717 0 3,850	
ITALY	or man, and Secured by mortoaaees on immovable property of which: SME Exposures in default Teems associated with particularly high risk	0 0 67 0	0 0 34 0	0 0 50	30	0 0 59 0	0 0 23 0	0 0 32 0	33
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0 0 0	0	0	
	Other exoosures Standardised Total ²	0	0	U	39	0	0	0	61

Control account, utilia Bonare value, in worded belies lative that account any effect due to condition or most in advantation functional in acc. Maintaine Mainta

					Standardise	ed Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(min ELR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control movements or control havins Readout accomments or local abunds Readout accomments of local abunds Motificator Development International accomment International accomment International accomment International Accomments International Accomments International Accomments International Accomments International Accomments Read International International International Read International International International International Accomments and International International Control International Accomments and International Control International Accomments International International International International Control International Accomments and International International Control International Accomments International International International International International International International International International International International Intern	19 0 0 24 15,957 3,323 103 0 0 82 82 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 0 0 24 1,115 55 3,255 3,255 3,255 58 58 58 58 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,125 2,425 2,825 2,825 2,825 2,825 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19	222 0 0 0 14 124 124 124 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	272 0 0 14 937 939 3,216 0 0 0 0 8 8 8 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 936 37 2,393	
	Standardsko Total		d provisions per country of cou		due to credit conversion factors	s or credit risk mitigation techniq il valuation adjustments (AVAs) :			



EBA Literative Additional Credit Risk - Standardised Approach

Volkswagen Bank Gesellschaft mit beschränkter Haftung

		Standardised Approach								
		As of 30,	09/2021			As of 31,	12/2021			
(min EUR, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
(min EUK, %) Central governments or central banks	0	0	0		0	0	0			
Regional governments or local authorities Public sector entities										
Multilateral Development Banks	0	0	0		0	0	0			
International Organisations	0	0	0		0	0	0			
Institutions Corporates	16	16	15		3.993	1.650	1,650			
of which: SME	0	0	0		0	0	0			
Retail of which: SME	1	1	1		1	1	1			
UNITED KINGDOM Secured by mortoases on immovable property	0	0	0		0	0	0			
of which: SME	0	0	0		0	0	0			
Exposures in default Items associated with particularly high risk	3	0	1	1	3	2	2	0		
I tems associated with particularly high risk Covered bonds	0	0	0		0	0	0			
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
Collective investments undertakings (CIU) Equity	0	0	0		0	0	0			
Other exposures	ő	° 0	0		0	0	° 0			
Standardised Total ²				109				43		
					or credit risk mitigation techniq					

......additional valuation adjustments (AVAs) and other own funds reductions related to the Standard(soc) Approximation adjustments (AVAs) and other own funds reductions related to the Standard(soc) Approximations adjustments (AVAs) and other own funds reductions related to the tal value adjustments and provisions per country of counterparty excludes those for securitisation asses, but includes general credit risk adjustments.

		Standardised Approach								
			As of 30,	09/2021			As of 31,	12/2021		
	(min 200. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
NETHERLANDS	Cathol a covermands a cathol tabak Each and a covermands a cathol tabak Mallitate cathol and an anno anno Mallitate cathol annotation Mallitate catholic annotation Convertes Convertes of shelp. Cover and to no assess an immersable annotation Covermands Coverma	79 0 0 14 2,915 7 7 1 1 0 0 31 31 0 0 0 0 0 0 0 0 0 0 0 0 0	79 0 0 14 1.605 0 0 0 0 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,695 0 140 1 1 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7	78 0 0 237 3,449 0 187 0 0 31 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	78 0 0 237 1.816 0 165 0 0 0 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 47 1.816 0 139 0 0 0 0 212 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8	
	Other exposures Standardised Total ²	0	0	0	7	ō	0	0	17	

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					Standardisc	a Approacn					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min 508, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	50	50	0		50	50	0			
	International Organisations	100	100	0		100	100	0			
	Institutions	0	0	0		0	0	0			
	Corporates	66	37	36		262	157	157			
	of which: SME	26	5	5		0	0	0			
	Retail	825	812	608		1,234	1,202	901			
Other Countries	of which: SME	6	6	4		1	1	1			
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	15	15	22	0	28	20	26	11		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Eouity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			

unlike Exposure value, is reported before taking into account any effect due to endit conversion factors or credit risk mitigation techniques (e.g. substitution effects). ments and provisions per country of countraparty encludes those for securitiation exposures, additional valuation adjustments (AVAc) and other own funds eductions related to the encounter offent text information. Original exposure, i
 (2) Total value adjusti

					Standardise	a Approacn			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min 208. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0		0		0			
	Multilateral Development Banks	0		0		0	i i i i i i i i i i i i i i i i i i i		
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0		0		0		0	
Country of	of which: SME	0		0		0			
Counterpart 8	Secured by mortgages on immovable property	0		0		0	i i i i i i i i i i i i i i i i i i i		
Counter part o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0		0	
	Collective investments undertakings (CIU) Equity	0		0		0			
	Other exposures	0	ő	0		0		ő	
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		Standardised Approach								
			As of 30,	09/2021			As of 31,	/12/2021		
	(min 200, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	International Organisations Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	(
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	ů	0		0	0	ů		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ³				0				0	

¹⁰ Oxignal exposure, unlike Exposure value, a reported before taking ete account any effect due to credit conversion factors or credit nik indipation takiniques (c.g. substitution effects). (2) Teld value significantes and provinsions per country of counterparty encludes those for executivation exposure, additional valuation adjustments (ARA) and other own funds induction indicate to the exposure, fuel includes perior dim tel adjustments.

		Standardised Approach								
			As of 30	/09/2021			As of 31,	/12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR. %)					0				
Country of Counterpart 10	Carb & genomenants or central banks Registering communities the bank banks Registering communities the bank bank bank Bank bank bank bank bank bank bank bank b								0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0		0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
	Other exposures Standardised Total ²	0	0	0		0	0	0		
	Standardised Total,	O O O O O O								

--uncase assume, cellab boossave value, is encoded below lative site account any effect due to cellat convenion factors or cells risk imitiation technicase (i.e., substitution effect).
 (2) Total value applications and provisions accounty of counterparty encludes these for securitation exposures, additional valuation adjustments.



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Volkswagen Bank Gesellschaft mit beschränkter Haftung

		Standardised Approach									
		As of 31/	03/2022			As of 30,	06/2022				
(m) 5.8, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
Central oovernments or central banks Regional governments or local authorities	13,950 1,094 1,284	14,979 1,093	2,661 0		9,404 1,125 1,230	10,812 1,125 1,231	2,706				
Public sector antitias Multilateral Development Banks International Organisations	49 100	1,285 49 100	42 0 0		47 98	47 98	4 0 0				
Institutions Corporates of which: SNE	1,623 24,672 2,786	1,547 13,376 1,719	192 13,334 1,677		1,158 26,051 3,347	793 13,905 2.166	208 13,446 1,706				
Consolidated data of which: SME	36,522 688	33,414 609	24,952 348		36,051 1,173	32,841 1,058	24,440 610				
Secured by mortpages on immovable property of which: SME Exposures in default	0 1,524	0 758	0 996	518	0 1,597	0 814	0	478			
Teems associated with particularly high risk Covered bonds Claims on institutions and connorates with a ST coeffit assocsment	0 344 0	0 344 0	0 34 0		0 321 0	0 321 0	0 32 0				
Collective investments undertakings (CIU) Equity Other enroques	0 28 3.420	0 28 3.420	0 28 3.419		0 28 3.309	0 28 3.309	0 28 3.308				
Standardised Total ²	84,609	70,394	45,659	792	80,420	65,327	45,270	831			

(1) Order despense, volte France voltes i soutient fande stele per la manatar av prêter fan te soutient and avaitar fande stele per la manatar av prêter fan te soutient and avaitar fande stele per la manatar av prêter fan te soutient and avaitar fande stele per la manatar avaitar fan te soutient and avaitar fande stele per la manatar avaitar fan te soutient and avaitar fande stele per la manatar avaitar avaitar fande stele per la manatar avaitar fan te soutient and avaitar fande stele per la manatar avaitar avaitavaitar avaitar avaitar avaitar avaitar avaitar avaitar avaitar ava

					Standardise	ed Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	12.667	13.667			8,226	9.587	2.608	
	Central oovernments or central banks	12,667	13,667	2,532		8,226	9,587	2,608	
	Regional governments or local authorities Public sector entities	1,091	1,091	30		1,125	1,125	0	
	Public sector entities Multilateral Development Banks	1,200	1,2/0	30		1,225	1,227	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,361	1,294	135		692	378	73	
	Corporates	11,009	4,554	4,542		12.166	5,461	5,285	
	of which: SME	1,126	396	384		1,672	791	616	
	Retail	20,970	19,643	14,707		20,326	18,974	14,107	
GERMANY	of which: SME	147	145	83		701	691	395	
GERMANT	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1,124	548	729	275	1,191	585	800	29
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	344	344	34		321	321	32	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CEU) Equity	0	0	16		11	0	11	
	County Other exposures	1.089	1.089	1.088		935	935	933	
	Other excosures Standardised Total ²	1,009	1,089	1,000	438		935	933	41
	Standardised Total*				430				41

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					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mh Fig. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	114	113	0		90	102	0	
	Regional governments or local authorities	2	2	0		0	0	0	
	Public sector entities	4	3	1		1	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23	15	3		39	28	6	
	Corporates	1,757	1,389	1,369		1,719	1,377	1,142	
	of which: SME	1,438 4,731	1,115 3,218	2,379		1,457 4,997	1,162	928 2,557	
	Retail of which: SHE	4,/31 265	3,218	2,3/9		4,997	3,424	2,55/	
FRANCE	or which: SHE Secured by mortpages on immovable property	205	130	112		147	61	33	
	of which: SHE	0				0	0	0	
	Exposures in default	154	101	137	54	162	108	147	53
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other expessives	2.187	2.187	2,187		2.223	2.223	2.223	
	Standardised Total ²				85				84

Constraints
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						a Approach			
			As of 31,	03/2022			As of 30	/06/2022	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks Regional governments or local authorities Public sector entities	303 0 4	303 0 4	0		278 0 4	278 0 4	0 0 4	
	Multilateral Development Banks International Organisations Institutions	0 0 151 1.321	0 0 151 1.032	0 0 34 1.032		0 0 197 1,240	0 0 197 1,011	0 0 77 1,005	
	Corporates of which: SME Retail of which: SME	1,321 1 5,299 41	1,032 1 5,161 38	1,032 1 3,864 22		1,200 31 5,372 145	1,011 28 5,230 141	1,005 22 3,897 80	
ITALY	or mich. and Secured by mortoaces on immovable property of which: SNE Emosures in default	0 0 54	0	0 0 14	44	0 0 51	000	0 0 23	3
	Items associated with earticularly high risk Covered bonds Claims on institutions and coroorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity Other exposures	0	0	0		0	0 0 0	0	
	Standardised Total ³				66				51

Organization and a constraint of the constr

					Standardise	ed Approach			
			As of 31/	/03/2022			As of 30,	06/2022	
	(min EUR, %6)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Cardia doversementa y created basis Residual aconventión e local advectión Residual aconventión e local advectión doverse Hellingen de local doverse Hellingen Cardiación de local doverse Read Cardiación SPE Francesce in default Tener generates Francesce in default Tener generates Cardiación SPE Francesce in default Tener generates de la producta de local doverse Cardiación SPE Francesce in default Tener generates Cardiación se default Tener generates Cardiación se default Cardiación se defaultadores (CUI) Dela Dela producta de local doverse Dela producta de local doverse dovers	245 0 0 1,000 53 2,976 100 0 0 57 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	245 0 0 0 9 871 44 2,911 98 0 0 333 33 33 33 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 8899 43 2,166 55 0 35 35 0 0 0 0 35 0 0 0 0 0 0 0 0 0	50	227 0 0 11 1.069 55 55 6 6 6 6 6 6 6 6 6 0 6 6 6 0 0 6 6 0	222 0 0 0 111 758 0 2,888 57 0 2,888 2 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 783 2,155 0 3,5 0 0 3,5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45
	Standardised Total ²				108				104
			d provisions per country of cou			s or credit risk mitigation techni al valuation adjustments (AVAs)			



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Volkswagen Bank Gesellschaft mit beschränkter Haftung

					Standardise	d Approach								
			As of 30/06/2022 As of 30/06/2022											
	(mh E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %) Central governments or central banks	0	0			0	0	0						
	Regional governments or local authorities	0	0				0	0						
	Public sector entities	0	0			0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	2	2	0		5	5	1						
	Corporates	312	269	269		4,044	1,747	1,747						
	of which: SME	0	0	0		0	0	0						
	Retail	1	1	1		1	0	0						
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0						
	of which: SME						0	0						
	Exposures in default	0	0		0	3	1	2	0					
	Items associated with particularly high risk	0	0			0	0	0						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakinos (CIU)	0	0	0		0	0	0						
	Eaulty	12	12	12		12	12	12						
	Other exposures	0	0	0		0	0	0						
	Standardised Total ²				0				21					
		(1) Original exposure, unlike Er	posure value, is reported befor	e taking into account any effect	t due to credit conversion factor	s or credit risk mitigation technic	ues (e.g. substitution effects)							
		(2) Total value adjustments an	at manificers are constant of our	otomoto and dor there for an	and the second s	industries adjustments (AVAs)	and other own fronds and other	a soluted to the						

					Standardise	ed Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mb 128, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	73	73	0		68	68	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	29	29	6		54	54	11	
	Corporates	3,020	1,885	1,885		3,572	2,161	2,161	
	of which: SME	190	188	141		193	192	144	
	Retail	190	188	141		193	192	144	
NETHERLANDS	of which: SME Secured by mortgages on immovable property	0	0			0	0	0	
-	secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	or which: SME Exposures in default	20	21	20		25	21	31	
	Items associated with particularly high risk	10							
	Covered bonds	0	ő	ő		ő	0	ő	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				6				6

(1) Original exposure, unlike Exposure value, is reported below taking into account any effect due to ordit convention factors or costit nike mitigation tudneques (e.g. substitution effects).
(2) Total value adjustments and provincing per country of country of country and the for sourcitation exposure, additional valuation adjustments (AVA) and other own funds reductions related to the economics. But indivationed: (AVA) and other own funds reductions related to the economics for this data intervent.

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
	(mb B28, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	49	49	0		47	47	0	
	International Organisations	100	100	0		98	98	0	
	Institutions	0	0	0		0	0	0	
	Corporates	4,043	1,696	1,696		197	196	196	
	of which: SME	0	0	0		0	0	0	
	Retail	1,190	1,147	860		1,070	1,011	758	
Other Countries	of which: SNE Secured by mortgages on immovable property	2	2	1		0	0	0	
	of which: SME	0	0	0			0	0	
	or which: SME Exposures in default	20	10	10	17	26	10	10	15
	Items associated with particularly high risk		13	10		10		10	
	Covered bonds	0	0	ů			0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	71	71	71		78	78	78	
	Standardised Total ²				58				35

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					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Cachel an exemutation of cachel abando Radia al conversioner to calculation Radia al conversioner to calculation Radia al conversioner to calculation Institutioner Card of Calculationer Card of Calculationer Card of Calculationer Card of Calculationer Card of Calculationer Card of Calculationer				0				•
1	Standardised Total ²				0				

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					Standardise	d Approach			
			As of 31	/03/2022			As of 30	(06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Carbit a oversaments or central tasks Rachina a oversaments Pachina server wellsa Pachina server wellsa Rachina taska of tasks Rachina taska of tasks Rachina taska of tasks Rachina taska of tasks Rachina task				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0
	Standardised Total ²				0				0

Control states and the second state of the second state of the second states and th

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(m) P8 (%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Contra growmends or contra lakest Beginnel gerormende to bel authorited Beginnel gerormende to bel authorited Beginnel gerormende to bel authorited Beginnel Devicinement Banks Device Beginnel Beginnel Beginnel Beginnel Gerormende Beginnel Beginne				0				0
			nd provisions per country of co		t due to credit conversion factor curitisation exposures, additiona				

Credit Risk - IRB Approach

Volkswagen Bank Gesellschaft mit beschränkter Haftung

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

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

Volkswagen Bank Gesellschaft mit beschränkter Haftung

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30/	/06/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Concelidated date	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





						Volkswagen Ba	ank Gesellschaft mit beso	chränkter Haftung						
							As of 31/12/2021	L						
						Dire	ct exposures							
	(min EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
						1								Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	Of WHICH, Fillancial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total				0						0	0			0
[0-3M] [3M-1Y] [1Y-2Y]		0	000000000000000000000000000000000000000	0	0	0	0			0	0	0		D
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Belgium	0	0	0	0	0	0			0	0	0		D
[10Y - more Total		0 112	0 108	0	0	108	0		0	0	0	0		0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y]	Bulgaria													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Cyprus													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [
[3Y - 5Y [[5Y - 10Y [Czech Republic													
[109 - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
13Y - 5Y 1 15Y - 10Y 1	Denmark													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total														



						Volkswagen B	ank Gesellschaft mit beso	-						
							As of 31/12/2021							
	() () ()			On balance s	heet	Dire	ct exposures		Deriva	tives		Off bala	nce sheet	
	(mln EUR)				neet				Deriva	11465				
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	20 0 0 0 0 9 9 0 119	20 0 0 0 0 99 0 119				20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	94 80 95 110 388 401 0 1,151	93 79 67 108 389 384 0 1,119			9 9 9 9 9 100 100 100 309 309 309 309 309 309 309 3				0 0 0 0 0 0		0 0 0 0 0 0		
IO - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia													
10031 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y more Total	Greece													
100an [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 88 0 0 55 0 153	0 0 84 0 0 65 0 149			0 0 0 0 0 84 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	200 11 0 0 0 0 199 232 0 352 352	11 0 0 106 225			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 0 0 0 0 0 0 0 0							4
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



						Volkswagen Ba	ank Gesellschaft mit beso							
							As of 31/12/2021							
	() (())			On balance s	heet	Direc	t exposures		Deriva	tives		Off bala	nce sheet	
	(mln EUR)			- On banance s					Deriva					
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 0 0 88 0 0 0 0 0	0 0 0 78 0 0 78			0 0 0 78 0 0 0 8 78 0 0 78				0 0 0 0 0 0 0				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	0 0 0 0 199 0 9 9 9 9 9 9	0 0 0 0 197 0 197			0 0 0 0 197 0 197								
10 - 3M [[3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Romania					137								
10131 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more Total	Slovakia													
10-3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia													



						Volkswagen B	ank Gesellschaft mit beso	hränkter Haftung						
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	-
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Spain	0 0 0 5 1 244 0 275		c		0 0 0 50 220 0 271	0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Iceland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
10 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hong Kong													



						Volkswagen B	ank Gesellschaft mit beso	chränkter Haftung						
							As of 31/12/2021	l						
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
10 - 3M f [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East									000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0		
100a1 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Volkswagen Bank Gesellschaft mit beschränkter Haftung

								As of 31/12/2021	L						
							Dire	ct exposures							
		(mln EUR)			On balance sl	heet				Deriva	itives		Off bala	ince sheet	
		(Off-balance :	sheet exposures	-
						Non-derivative financial as	sets by accounting portfolio)	Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
-	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 0 101 0 0 0 0 0 0 0 0	0 0 100 0 0 0 0 0 0 0 0											

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

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

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

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



				Volkswagen Bank Gesellschaft mit beschränkter Haftung										
							As of 30/06/2022	2						
						Dire	ct exposures							_
	(min EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	_
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
						1	1		1		1			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	OF WHICH. FINALICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total				0					0	0				0
[0-3M] [3M-1Y] [1Y-2Y]		0 104	0	0	0	0	0		0	0	0	0		D
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Belgium	0	0	0	0	0	0			0	0	0		D
[10Y - more Total		0 104	0 104	0	0	104	0		0	0	0	0		0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y]	Bulgaria													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Cyprus													
[10Y - more Total														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [
[3Y - 5Y [[5Y - 10Y]	Czech Republic													
[109 - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Denmark													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total														



						Volkswagen B	ank Gesellschaft mit beso							
							As of 30/06/2022	! 						
				On balance s	heat	Dire	ct exposures		Deriva	tives		Off bala	ice sheet	
	(mln EUR)				neet				Deriva	11465				
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	15 0 0 0 0 87 0 102	15 0 0 0 0 86 0 102				15 0 0 0 0 0 0 0 5			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	77 25 80 363 246 278 0 0 1,071	78 25 80 363 246 277 0 1,069			78 25 0 3333 246 277 0 1,069	0					0 0 0 1 0 0		
IO - 3M [[3M - 1Y [[3M - 1Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia		2,002											
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
Image: Constraint of the system Image: Constraint of the system	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 84 0 0 8 8 8 8 143	0 84 0 0 0 58 0 142			0 0 0 84 0 0 0 0 0 0 0 0 0 0 58 0 0 142				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	10 0 0 160 142 0 311	10 0 0 159 141	0 0 0 0 0 0 0		0 0 0 0 0 0 0 159 0 141 0 301	10 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0				0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Latvia													



						Volkswagen Ba	ank Gesellschaft mit beso	hränkter Haftung						
							As of 30/06/2022							
				On balance s	heat	Direc	t exposures		Deriva	tives		Off bala	ıce sheet	
	(mln EUR)			On balance s					Deriva					
												Off-balance sł	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 0 73 0 0 0	0 0 73 0 73			0 0 73 0 0 7 3 7 3 7 3 7 3			0 0 0 0 0 0	0 0 0 0 0 0 0				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland									0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		
IO - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	0 0 0 0 0 178	0 0 0 0 178			0 0 0 0 178 0 178			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	178	178	0	0	178	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
10-3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia													



						Volkswagen B	ank Gesellschaft mit besc	hränkter Haftung						
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	-
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	iitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	8 0 0 48 195 0 282	8 0 0 0 47 19 0 0 252			0 0 0 47 196 0 244	0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
10 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hong Kong													



						Volkswagen Ba	ank Gesellschaft mit beso	chränkter Haftung						
							As of 30/06/2022							
						Direc	t exposures							
r	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-117] [1Y-27] [2Y-37] [3Y-57] [5Y-107] [10Y-more Total	Japan													
[0-3M] [3M-117] [1Y-27] [2Y-37] [3Y-57] [5Y-107] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
10 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
IO 3M ISM 13M - 11Y IY 2Y IY 2Y ISY - 5Y ISY - 10Y IOY - more Total	Middle East									0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Volkswagen Bank Gesellschaft mit beschränkter Haftung

						,								
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ince sheet	1
												Off-balance :	sheet exposures	1
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 99	0 0 9 9 9 9	0 0 0	C C C	0 0 99	000000000000000000000000000000000000000					2	0 0 0	0
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	0	000000000000000000000000000000000000000	0			0						0	0
Total	1	99	99	0	0	99	0		0 0			0	0	0 0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey. Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Volkswagen Bank Gesellschaft mit beschränkter Haftung

					As of 30/09/2021									As of 31/12/2021				
		Gross ci	arrying amount/ Nomina	amount		Accumulated imp value due to crec	airment, accumulated ne lit risk and provisions ⁴³	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	amount		Accumulated imp value due to crea	pairment, accumulated n fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	, [,]	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	11,30	в о	0	0	0	0	0	0	0	11,273	0	0	0	a	a		o a	
Debt securities (including at amortised cost and fair value)	20,863	7 0	0	0	0	3	0	0	0	21,268	0	0	0	a	7		o a	
Central banks		0 0		0	0	0	0		0	0	٥	0	0					0
General governments	3,51	3 0	6	0	0	3	0	6	0	3,773	0	0	0		6		o 6	0
Credit institutions	28	3 0	6	0	0	0	0	6	0	377	0	0	0		1			G
Other financial corporations	17,07	1 0	0	0	0	0	0	0	0	17,118	0	0	0					. o
Non-financial corporations		0 0		0	0	0	0		0	0	٥	0	0					0
Leans and advances(including at amortised cost and fair value)	48,044	4 133	1,610	1,333	972	441	498	516	634	48,588	134	1,592	1,356	974	420	425	459	739
Central banks		• •	0	0	0	0	0	0	0	0	٥	0	0					. 0
General governments	:	2 0	0	0	0	0	0	c	0	1	0	0	0					
Credit institutions	3	1 0	0	0	0	0	0	0	0	172	٥	0	0		1			. o
Other financial corporations	1,99	s 0	6	5	5	4	2	2	2	1,969	٥	5	5		1	. :	3 3	2
Non-financial corporations	13,62	3 39	732	625	415	194	265	305	321	14,816	43	743	649	435	170	221	273	379
of which: small and medium-sized enterprises	9,01	5 16	534	425	286	143	207	238	226	7,841	19	519	430	284	95	16	221	261
of which: Loans collateralised by commercial immovable property	33	9 0	34	29	34	8	9	s	1	341	٥	34	29	33				a
Hauseholds	32,39	0 94	872	703	553	243	230	208	311	31,630	91	843	702	530	246	19	185	358
of which: Loans collateralised by residential immovable property	2	1 0	0	0	0	0	0	0	0	20	0	0	0					
of which: Credit for consumption	29,83	2 93	738	607	482	190	181	161	304	28,945	90	691	571	451	175	151	133	303
DEBT INSTRUMENTS other than HFT	80,211	8 133	1,610	1,333	972	444	498	516	634	81,130	134	1,592	1,356	974	426	428	459	739
OFF-BALANCE SHEET EXPOSURES	15,95:	1	431	108	334	15	0	0	o	16,286		568	99	464	40	23	1 23	. 0
	(1) For the definition of non-in	erformina exposures clease refer	to Article 47a(3) of Reputation	FLD No 575/2013 (C89)														,

¹⁰ The factors of an adverse mean state and a basis to be 160 (CV) (I transmit 10 to 172) (III). ¹⁰ (Initiation of a state factors of a state factor of a state facto

EBA STATIS

EBA

2022 EU-wide Transparency Exercise

Performing and non-performing exposures Volkswagen Bank Gesellschaft mit beschränkter Haftung

					As of 31/03/2022				As of 30/06/2022											
		Gross ca	rrying amount/ Nominal amoun	ĸ		Accumulated im value due to cre	pairment, accumulated negative changes in fair fit risk and provisions ⁴³	Collaterals and		Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{4,3}					
		Of which performing but past due >30 days	Of which	Of which non-performing ¹			On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ¹		Collaterals and financial guarantees received on non- performing exposures			
(min EUR)		and <=90 days	Of wi	hich: defaulted	Of which Stage 3	exposures ²	Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3				
Cash balances at central banks and other demand deposits	11,953	0	0	0	0	٥		•	7,547		0	0	0	0	0		0			
Debt securities (including at amortised cost and fair value)	20,623	0	0	0	0	6	• •	•	19,981	0	0	0	0	10	0		0			
Central banks	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0	0		0			
General governments	3,563	0	0	0	0	6	0	0	3,559	0	٥	0	0	9	0		0			
Credit institutions	362	0	0	0	0	1	0	0	351	0	a	0	0	1	0	0	0			
Other financial corporations	16,698	0	0	0	0	0	0	0	16,071	0	٥	0	0	0	0		0			
Non-financial corporations	0	0	0	0	0	0	0	0	٥	0	٥	0	0	0	0		0			
Loans and advances(including at amortised cost and fair value)	48,423	122	1,581	1,337	946	400	445 47	5 723	48,493	136	1,670	1,368	1,034	383	453	391	845			
Central banks	o	0	0	0	a	0	0	0	٥	0	٥	0	0	0	0		0			
General governments	2	٥	0	0	a	0	0	o o	1	. 0	٥	0	0	0	0		0			
Credit institutions	69	0	0	o	a		0	o o	95	i 0	a	0	0	0	0		0			
Other financial corporations	1,864	0	4	4	3	1	: 3	2 1	1,407	0	3	3	2	2	2		1			
Non-financial corporations	15,503	19	757	652	432	168	242 25	1 381	16,243	26	783	670	479	165	242	185	437			
of which: small and medium-sized enterprises	9,325	14	489	398	258	105	174 21	8 244	5,343	17	269	204	150	55	82	66	168			
of which: Loans collateralised by commercial immovable property	350	0	54	8	5	e	. 7	7 0	1,343	. 0	86	77	77	11	15	14				
Households	30,985	103	820	681	511	230	200 18	2 340	30,746	110	884	696	552	216	209	205	405			
of which: Loans collaterallised by residential immovable property	22	0	٥	o	a		0	0	30	0	٥	0	0	0	0		0			
of which: Credit for consumption	28,272	101	672	555	435	183	153 13	5 285	27,584	107	707	604	464	169	168	171	311			
DEBT INSTRUMENTS other than HFT	81,000	122	1,581	1,337	946	406	445 47	723	76,020	136	1,670	1,368	1,034	393	453	391	845			
OFF-BALANCE SHEET EXPOSURES	13,142		381	111	278	40	23 2	. 0	13,988		382	99	285	40	37	37	0			
	(1) for the definition of our per	fermion monor not above refer	to Article 47a(3) of Regulation (EU) No 5	676 (364 3 (6663)																

The the definition of on-performing assume space where the their to V(z) is a D(z) assume (2) is a D(

(c) for the or-bidence shall here, accounted in episorents and accounted to the protocol account on th

Forborne exposures

Volkswagen Bank Gesellschaft mit beschränkter Haftung

			As of 30/	09/2021			As of 31/12/2021										
		ying amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ving amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and financial guarant received on exposures with forbearance measures						
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures					
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0					
Central banks	0	0	0	0	0	-	0	0	0	0	0	-					
General governments	0	0	0	0	0		0	0	0	0	0						
Credit institutions	0	0	0	0	0		0	0	0	0	0						
Other financial corporations	0	0	0	0	0		0	0	0	0	0						
Non-financial corporations	0	0	0	0	0		0	0	0	0	0						
Loans and advances (including at amortised cost and fair value)	1,031	590	139	126	748	0	929	540	112	106	761	0					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0					
General governments	0	0	0	0	0	0	0	0	0	0	0	0					
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0					
Other financial corporations	3	2	1	1	1	0	2	2	1	1	1	0					
Non-financial corporations	384	230	84	75	257	0	332	208	64	60	253	0					
of which: small and medium-sized enterprises	291	167	63	58	196		223	154	40	37	170						
Households	645	358	54	51	490	0	595	331	47	45	506	0					
DEBT INSTRUMENTS other than HFT	1,031	590	139	126	748		929	540	112	106	761						
Loan commitments given	224	120	0	0	0	0	185	107	0	0	0	0					
QUALITY OF FORBEARANCE ²																	
Loans and advances that have been forborne more than twice 3	0						0										
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0										

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

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

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

EBA EUROPEAN BANKING AUTHORITY



Forborne exposures

Volkswagen Bank Gesellschaft mit beschränkter Haftung

			As of 31/	03/2022			As of 30/06/2022										
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearanc	posures with		ring amount of with forbearance	Accumulated in accumulated ch value due to cm provisions for forbearance me	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with					
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures					
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o					
Central banks	0	0	0	0	0		0	0	0	0	0						
General governments	0	0	0	0	0		0	0	0	0	0						
Credit institutions	0	0	0	0	0		0	0	0	0	0						
Other financial corporations	0	0	0	0	0		0	0	0	0	0						
Non-financial corporations	0	0	0	0	0		0	0	0	0	0						
Loans and advances (including at amortised cost and fair value)	885	555	121	115	697	o	846	536	119	113	700	0					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0					
General governments	0	0	0	0	0	0	0	0	0	0	0	0					
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0					
Other financial corporations	2	2	1	1	1	0	2	2	1	1	1	0					
Non-financial corporations	317	226	71	67	231	0	319	224	71	66	228	0					
of which: small and medium-sized enterprises	229	151	40	37	172		160	96	35	32	103						
Households	566	328	49	47	465	0	525	310	48	46	470	0					
DEBT INSTRUMENTS other than HFT	885	555	121	115	697		846	536	119	113	700						
Loan commitments given	178	124	0	0	0	0	142	105	0	0	0	0					
QUALITY OF FORBEARANCE ²																	
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle \mathcal{J}}$	0						0										
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0										

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

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

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

2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Volkswagen Bank Gesellschaft mit beschränkter Haftung

	As of 30/09/2021							As of 31/12/2021							As of 3	1/03/2022		As of 30/06/2022																
	Gross carrying amount															Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated
(min EUR)		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹											
						exposures						exposures						exposures						exposures										
A Agriculture, forestry and fishing	39	2	1	39	1	0	36	1	1	36	1	0	36	2	1	36	1	0	36	2	1	36	1	0										
B Mining and guarrying	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0										
C Manufacturing	288	11	7	288	9	0	279	10	7	279	7	0	277	11	7	277	8	0	291	12	8	291	8	0										
D Electricity, gas, steam and air conditioning supply	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	8	0	0	8	0	0										
E Water supply	29	1	1	29	1	0	30	2	1	30	1	0	29	2	1	29	1	0	30	1	0	30	1	0										
F Construction	604	45	27	604	26	Ū	595	45	27	595	22	0	590	45	27	590	22	0	596	50	31	596	24	0										
G Wholesale and retail trade	9.965	516	455	9.965	315	0	11.256	520	474	11.256	275	0	11.905	531	478	11.905	291	0	12.427	543	484	12.427	288	0										
H Transport and storage	359	52	30	359	27	0	353	64	39	353	24	0	354	65	40	354	24	0	353	70	45	353	25	0										
I Accommodation and food service activities	88	6	3	88	4	0	88	5	3	88	3	0	87	5	3	87	3	0	89	5	3	89	3	0										
3 Information and communication	81	6	5	81	5	0	80	7	6	80	4	0	73	6	5	73	4	0	72	6	5	72	4	0										
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
L Real estate activities	294	19	17	294	10	0	286	18	16	286	8	0	309	20	18	309	10	0	296	14	13	296	8	0										
M Professional, scientific and technical activities	347	16	11	347	15	0	329	16	11	329	12	0	333	16	10	333	12	0	373	16	11	373	10	0										
N Administrative and support service artivities	1,248	48	35	1,248	37	0	1,222	47	33	1,222	31	0	1,246	46	31	1,246	29	0	1,412	55	32	1,412	29	0										
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
P Education	54	2	1	54	2	0	53	2	1	53	1	0	54	2	1	54	1	0	54	2	1	54	1	0										
Q Human health services and social work	124	4	2	124	3	0	106	3	1	106	2	0	106	3	1	106	2	0	108	2	1	108	2	0										
R Arts, entertainment and recreation	28	2	1	28	1	0	27	2	1	27	1	0	28	2	1	28	1	0	29	1	1	29	1	0										
S Other services	66	2	2	66	3	0	65	3	2	65	3	0	65	2	i	65	3	0	67	2	1	67	3	0										
Loans and advances	13.623	732	598	13.623	459	0	14.816	743	622	14.816	395	0	15 503	757	626	15.503	411	0	16.243	783	637	16.243	407	0										

⁽¹⁾ The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.