

Bank Name	Banco de Crédito Social Cooperativo
LEI Code	95980020140005881190
Country Code	ES



Key Metrics

(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	3,278	3,297	3,260	3,267	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	3,120	3,167	3,196	3,205	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,278	3,297	3,260	3,267	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	3,120	3,167	3,196	3,205	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,878	3,897	3,860	3,867	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	3,720	3,767	3,796	3,805	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	24,635	24,814	24,853	24,709	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	24,598	24,779	24,839	24,695	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	13.31%	13.29%	13.12%	13.22%	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	12.68%	12.78%	12.87%	12.98%	(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	13.31%	13.29%	13.12%	13.22%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.68%	12.78%	12.87%	12.98%	(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	15.74%	15.71%	15.53%	15.65%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.12%	15.20%	15.28%	15.41%	(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	59,261	60,310	60,483	63,156	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	5.53%	5.47%	5.39%	5.17%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(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	3,278	3,297	3,260	3,267	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	3,120	3,167	3,196	3,205	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	59,261	60,310	60,483	63,156	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	59,103	60,180	60,419	63,094	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.53%	5.47%	5.39%	5.17%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.28%	5.26%	5.29%	5.08%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Banco de Crédito Social Cooperativo

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		(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 COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	3,878	3,897	3,860	3,867	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of ORR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,278	3,297	3,260	3,267	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	3,162	3,223	3,297	3,348	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	309	311	312	313	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-12	-16	-50	-67	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	45	45	45	45	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 (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	10	12	30	20	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-112	-112	-119	-128	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-249	-246	-247	-246	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-2	-2	-2	-2	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of 089, Articles 36(1) point (b) (ii), 24(1) point (b) and 250 of 059, Articles 36(1) point b) (iii) and 259(5) of 059, Articles 36(1) point b) (iii) and 259(5) of 059, Articles 36(1) point b) (iv) and 153(6) of 059, Articles 36(1) point b) (iv) and 153(6) of 059.
	A.1.14.1	Of which: from securitisation positions (-)	-2	-2	-2	-2	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-1	-3	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
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 foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-30	-45	-65	-71	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-2	-2	-2	-6	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	158	130	64	62	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 (+/-)	158	130	64	62	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 61 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 ds. 00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0745,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,278	3,297	3,260	3,267	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	600	600	600	600	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	600	600	600	600	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2		0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.0	
	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	В	TOTAL RISK EXPOSURE AMOUNT	24,635	24,814	24,853	24,709	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	38	35	14	13	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.31%	13.29%	13.12%	13.22%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.31%	13.29%	13.12%	13.22%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.74%	15.71%	15.53%	15.65%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,120	3,167	3,196	3,205	[A1-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)	12.68%	12.78%	12.87%	12.98%	A.4.3.01.0)] [D.1]/[B-B.1]	
Pully loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	158	130	64	62	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	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	38	35	14	13	C 05.01 (r0440,c0040)	
		aded based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		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) [‡]	21,669	21,961	22,263	22,581	C 02.00 (10040, c0010) -[C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0220, s002) + C 08.01 (10040, c0220, s002) + C 08.01 (10040, c0220, c022) + C 08.01 (10040, c0220, c
Of which the standardised approach	21,669	21,961	22,263	22,581	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, r0010) - [C 08.01 (r0040, r0260, s002) + C 08.01 (r0050, r0260, s002) + C 08.01 (r0060, r0260, 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	238	207	165	102	C 07.00 (10090, (2)20, 5001) + C 07.00 (10110, (2)220, 5001) + C 07.00 (10120, (2)20, 5001) + C 08.01 (10040, (2)260, 5002) + C 08.01 (10040, (2)260,
Credit valuation adjustment - CVA	1,113	984	761	366	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)	57	53	55	51	C 02.00 (r9470, cl010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c4501)*12.5+C 20.00 (r0010,c458)*12.5+MAV(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,557	1,609	1,609	1,609	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,557	1,609	1,609	1,609	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	24,635	24,814	24,853	24,709	

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.



State 1996	(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
March of power (a) March o	Interest income	586	763	191	383
March Marc	Of which debt securities income	106	154	49	129
Commitment products generally 19 19 19 19 19 19 19 1	Of which loans and advances income	409	541	135	274
Common a nine a most exposed possible. Common a nine a most operated passible and manual. Common a nine a most operated passible and manual. Common a nine a most operated passible and manual	Interest expenses	66	91	30	54
Common a notes a content water for years 130	(Of which deposits expenses)	18	23	4	9
Name 1900		38	53	13	25
Next Fee and contractors income: 16		0	0	0	0
Same of Colores on Removal and Ballithes for flavour annexed after what through profit or low, and of non financial annexed after what through profit or low, and of non financial annexed after what through profit or low, and of non financial annexed after what through profit or low, and of non financial annexed after what through profit or low, and of non financial annexed after what through profit or low, and of non financial annexed after what through profit or low, and of non financial annexed after what through profit or low, and of non financial annexed after what through profit or low, and of non financial annexed after what through profit or low, and of non financial annexed after what through profit or low, and of non financial annexed after what through profit or low, and of non financial annexed after low what through profit or low, and of non financial annexed after low and non-financial annexed after low, and of non-financial annexed after low, and of non-financial annexed after low and non-financial annexed after low annexed after low and non-financial annexed after low annexed annexed annexed after low annexed annexed annexed annexed after low annexed annexed annexed after low annexed after low annexed annexed annexed after low annexed anne	Dividend income	3	4	1	2
Same or C) losses on femocraphics of financial assess and liabilities for missage and seed and liabilities for financial assess and liabilities for financial a		166	225	67	135
Seas of Call Seas of Improved amonth and Page accounting of the Pa		414	389	-5	-6
Same of Joses from Hodge accounting rest from your (Serving rest) (seed part of 1) (seed pa	Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Exchange differences [gain or () Design and () 100 101	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	26	27	116	111
Net other consulting income (regionnes) 1.142 1.135 1.352 1.355 1.352 1.356 6Aministrative exportions) 1.142 1.355 1.352 1.355 1.352 1.356 6Aministrative exportions) 1.356 1	Gains or (-) losses from hedge accounting, net	-1	-1	0	0
11-12 13-35 13-3	Exchange differences [gain or (-) loss], net	2	4	1	4
Administrative regeneries Cach contributions to resident from and deposit guarantee scheme) Cach contributions to resident from and deposit guarantee scheme) Cach contributions to resident from and deposit guarantee scheme) Cach contributions or (c) increase of (c) serveral of provisions) Constrained and deposit guarantee scheme) Cach contributions or (c) increase of (c) serveral of provisions) Constrained and deposit guarantee scheme) Cach contributions or (c) increase of (c) serveral of provisions) Constrained and guarantee scheme) Cach contributions or (c) increase of (c) serveral of provisions) Contributions or (c) increase of (c) serveral of provisions) Contributions or (c) increase of (c) serveral of provisions) Contributions or (c) increase of (c) serveral of provisions) Contributions or (c) increase of (c) serveral of provisions or (c) increase of (c) serveral of ser	Net other operating income /(expenses)	12	16	10	12
Cach contribution to resultion funds and deport quarenters extenses) 666 671 7 7 7 7 7 7 7 7 7	TOTAL OPERATING INCOME, NET	1,142	1,335	352	586
Compension or () Does not ()	(Administrative expenses)	376	526	131	265
Comparison () Description ((Cash contributions to resolution funds and deposit quarantee schemes)	46	61	16	32
Modification quine or () bases, het (misclasion or () marcial di provisions)		51	68	17	35
Provision or () reversal of provisions () (reversal of provisions () (reversal of provisions () (reversal of provisions and deposit guarantees schemes)		0	-1	0	0
(Poymet commitments or involution funds and deposit quarantee schemes) (Commitments and quarantees given) (Commitments or and quarantees given) (Commitments or given) (Co		52	51	7	3
Commitments and guarantiese given)		0	0	0	0
Cother provisions) Of which pending legal issues and tax lifigation ¹ Of which pending legal issues and tax lifigation ¹ Of which restructuring ¹ (Ingrament or () excesses of the fund for general banking risks, net) ² Of which general banking risks, net) ² Of which general banking risks, net) ² (Ingrament or () excesses of the fund for general banking risks, net) ² (Ingrament or () excesses of the fund for general banking risks, net) ² (Ingrament or () excesses of the fund for general banking risks, net) ² (Ingrament or () excesses of the fund for general banking risks, net) ² (Ingrament or () excesses of the fund for general banking risks, net) ² (Ingrament or () excesses of the fund for general banking risks, net) ² (Ingrament or () excessed of measured at fair value through profit or loss (Ingrament or () excessed of measured at fair value through profit or loss (Ingrament or () excessed of measured at fair value through profit or loss (Ingrament or () excessed of measured at fair value through profit or loss (Ingrament or () excessed of measured at fair value through profit or loss (Ingrament or () excessed of measured at fair value through profit or loss (Ingrament or () excessed of measured at fair value through profit or loss (Ingrament or () excessed of measured at fair value through profit or loss (Ingrament or () excessed of measured at fair value through profit or loss (Ingrament or () excessed of measured at a more description or comprehensive incomplete or measured at a more description or comprehensive incomplete or measured at fair value through profit or loss (Ingrament or () excessed of measured at fair value through profit or loss (Ingrament or () excessed of measured at fair value through profit or loss (Ingrament or () excessed of measured at fair value through profit o		-2	-3	1	1
Of which restructuring 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		54	55	6	2
(Increases or (·) decreases of the fund for general banking risks, net) ¹ (Inpariment or (·) reversal of impairment on financial assets not measured at fair value through perfor for loss) (Inpariment or (·) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) reversal of impairment of impairment of investments in subsidaries, joint ventures and associates (Inpairment or (·) reversal of impairment of impairment of investments in subsidaries, joint ventures and associates (Inpairment or (·) reversal of impairment of impairment of investments in subsidaries, joint ventures and associates (Inpairment or (·) reversal of impairment of impairment of investments in subsidaries, joint ventures and associates (Inpairment or (·) reversal of impairment of impairment of investments in subsidaries, joint ventures and associates (Inpairment or (·) reversal of impairment of impairment of investments in subsidaries, joint ventures and associates (Inpairment or (·) reversal of impairment of impairment of investments in subsidarie	Of which pending legal issues and tax litigation ¹	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) 292 306 87 122 (Financial assets at all value through other comprehensive income) 0 <				0	· ·
Financial assets at fair value through other comprehensive income) 0 0 0 0 0 0 0 0 0				_	_
Financial assets at amortised cost)				87	
(Impairment or (;) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) 204 222 67 87 (of which Goodwill) 55 55 00 00 00 00 00 00 00 00 00 00 00	(Financial assets at fair value through other comprehensive income)			-	
(of which Goodwill) (of which Goodwill Comparison on the Comparison of the Co	(Financial assets at amortised cost)	292	306	87	122
Negative goodwill recognised in profit or loss 0 0 0 0 0 Share of the profit or () loss of investments in subsidiaries, joint ventures and associates 32 44 13 23 PROfit or () loss of sime states and disposal groups dassified as held for sale not qualifying as discontinued operations 57 467 7 12 PROFIT OR () LOSS BEFORE TAX FROM CONTINUING OPERATIONS 96 78 33 33 55 PROFIT OR () LOSS AFTER TAX FROM CONTINUING OPERATIONS 62 63 29 50 PROFIT OR () LOSS FOR THE YEAR 62 63 29 50	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	204	222	67	87
Singer of the profit or (-) loss of investments in subsidances, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX PROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX PROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX PROM CONTINUING OPERATIONS 0 0 0 0 0 0 PROFIT OR (-) LOSS FOR THE YEAR 62 63 29 50 50	(of which Goodwill)	55	55	0	0
PROFIT OR (-) LOSS FOR THE YEAR -57 -67 -7 -10 PROFIT OR (-) LOSS FOR THE YEAR -67 -7 -7 -10 PROFIT OR (-) LOSS FOR TAX FROM CONTINUING OPERATIONS 96 78 33 56 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 62 63 29 50 Profit or (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 62 63 29 50	Negative goodwill recognised in profit or loss		0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 96 78 33 56 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 62 63 29 50 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 0 PROFIT OR (-) LOSS FOR THE YEAR 62 63 29 50	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates			13	23
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 62 63 29 50 Profit or (-) loss after tax from discontinued operations 0 0 0 0 0 PROFIT OR (-) loss from the VEAR 62 63 29 50 50 63 29 50 50 63 29 50	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		-67	-7	
Profit or (·) loss after tax from discontinued operations 0 0 0 0 PROFIT OR (·) LOSS FOR THE YEAR 62 63 29 50	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	96	78	33	56
PROFIT OR (-) LOSS FOR THE YEAR	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	62	63	29	50
	Profit or (-) loss after tax from discontinued operations	0	0	0	0
Of which attributable to owners of the parent 62 63 29 50	PROFIT OR (-) LOSS FOR THE YEAR	62	63	29	50
(1) Information available only as of end of the year		62	63	29	50

⁽i) Information available only as of end of the year

(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	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	ir value hierar	chy		Fa	air value hierar	chy			
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	4,312				4,978				5,176				6,474				IAS 1.54 (i)		
Financial assets held for trading	2	0	2	0	1	0	1	0	0	0	0	0	1	0	1	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A		
Non-trading financial assets mandatorily at fair value through profit or loss	457	95	8	354	463	101	8	354	582	100	8	474	541	57	8	476	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	772	651	0	121	570	444	0	126	960	830	0	130	1,662	1,531	0	130	IFRS 7.8(h); IFRS 9.4.1.2A		
Financial assets at amortised cost	47,806				48,562				48,077				47,724				IFRS 7.8(f); IFRS 9.4.1.2		
Derivatives – Hedge accounting	601	0	601	0	607	0	607	0	1,657	0	1,657	0	2,728	0	2,728	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2		
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8		
Other assets ¹	3,644				3,333				3,214				3,161						
TOTAL ASSETS	57,594				58,513				59,666				62,292				IAS 1.9(a), IG 6		

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

(min	EUR)		ı	ls 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 impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impain	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	658	0	0	-3	0	0	450	0	0	-3	0	0	845	0	0	-3	0	0	1,567	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	14,437	0	0	-2	0	0	14,602	0	0	-2	0	0	13,602	0	0	-2	0	0	12,199	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	30,292	2,576	1,167	-161	-116	-636	30,885	2,698	1,314	-122	-115	-698	31,370	2,778	1,191	-127	-112	-623	32,557	2,682	1,124	-136	-110	-588	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous period



Breakdown of liabilities

Banco de Crédito Social Cooperativo

(mln EUR)

		Carrying	j 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	1	1	0	1	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	53,214	54,247	55,239	57,769	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	156	189	185	140	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	103	95	92	79	IAS 37.10; IAS 1.54(I)
Tax liabilities	60	75	73	77	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	530	328	427	538	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	54,064	54,934	56,016	58,603	IAS 1.9(b);IG 6
TOTAL EQUITY	3,530	3,579	3,650	3,689	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	57,594	58,513	59,666	62,292	IAS 1.IG6

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



Breakdown of liabilities

Banco de Crédito Social Cooperativo

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	s 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		157	190	185	141	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	10,297	10,270	10,244	10,221	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,800	4,679	4,619	5,040	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,726	4,632	4,572	4,973	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	813	840	790	756	Annex V.Part 1.42(c),44(c)
Danasika	of which: Current accounts / overnight deposits	40	171	155	153	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	745	1,206	669	785	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	213	195	229	212	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,878	8,857	9,323	9,567	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,356	8,371	8,882	9,163	ECB/2013/33 Annex 2.Part 2.9.1
	Households	24,432	24,990	25,764	26,342	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	20,611	21,446	22,454	23,203	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,417	2,389	1,636	1,600	Annex V.Part 1.37, Part 2.98
Of which: Suboro	linated Debt securities issued	671	643	651	616	Annex V.Part 1.37
Other financial liabilities		834	1,015	2,195	3,458	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		53,371	54,436	55,423	57,910	



2022 EU-wide Transparency Exercise Market Risk

Banco de Crédito Social Cooperativo

SA					,	М									IN						
		VaR (Memoran	ndum item)	STRESSED VaR ((Memorandum item)	AND MIG	RATION RISK	ALL PRICE	RISKS CAPIT FOR CTP	'AL CHARGE			andum item)	STRESSED VaR (I	Memorandum item)	DEFAU MIGRATI	LT AND ON RISK	ALL PRICE	RISKS CAPITAL FOR CTP		
TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)			FLOOR		LASI	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)		12 WEEKS AVERAGE MEASURE	LAST	FLOOR		LAST EX	OTAL RISK EXPOSURE AMOUNT
As of 30/09/2021	As of 31/12/2021				As of 30,	09/2021									As of 31/1	2/2021					
0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0						0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0				0
As of 31/03/2022	As of 30/06/2022				As of 31,	03/2022									As of 30/0	*					
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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 RISK EXPOSURE AMOUNT As of 30/09/2021 0 0 0 0 0 0	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT As of 30/09/2021 As of 31/12/2021 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT AUTHORITOR (mc) × AVERAGE OF PREVYOUS 60 WORKING DAYS (VARW9) As of 30/09/2021 As of 31/12/2021 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Var (Memorandum /tem)	Var (Momorandum Rem) STRESSED Var (Momorandum Rem) STRESSED Var (Multiplication FACTOR (mo) x AVERAGE OF PREVIOUS ON WORKING DAYS (Vallary) As of 31/12/2021 As of 31/12/2021 As of 31/12/2021 O	Var (Memorandum item) Var	Var (Memorandum item) STRESSED Var (Memorandum item) STRESSED Var (Memorandum item) AND MILE CAPIT AND MILE CAPIT	TOTAL RISK EXPOSURE AMOUNT FACTOR (mo) x AVERAGE OF PREVIOUS 09 WORKING DAYS (VARANS) As of 30/09/2021 As of 31/12/2021 As of 31/12/2021 As of 30/09/2021 As of 30/09/2021	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION EXPOSURE AMOUNT FACTOR (mo) x AVERAGE OF PREVIOUS DO WORKING DAYS (VARANS) PREVIOUS DO WORKING DAYS (VARANS) TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE (SVARL-1) TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOU	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (m:0) x AVERAGE OF PREVIOUS OD WORKING DAYS (Vallaus) As of 30/09/2021 As of 31/12/2021 As of 30/09/2021 As of 30/09/2021	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (m:) x AVERAGE OF PREVIOUS O	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) INCREMENTAL DEFAULT ALL PRICE RISKS CAPITAL CHARGE FOR CTP	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE TOTAL RIS	TOTAL RISK EXPOSURE AMOUNT ACTOR (mc) x AVERAGE OF PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT AS of 30/09/2021 As of 31/12/2021 As of 31/12/2021 As of 30/09/2021 As of 30/09/2021 As of 30/09/2021 TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT PREVIOUS 05 WORKING DAYS (VARAsy) TOTAL RISK EXPOSURE AMOUNT TO	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) INCREMENTAL DEFAULT ALL PRICE RISKS CAPITAL CHARGE FOR CIP TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION MULTIPLICATION FACTOR (mic) x AVERAGE OF PREVIOUS OD DO WORKING DAYS (Varies) Varies of 30/09/2021 As of 31/12/2021 As of 30/09/2021 As of 30/09/202	Var (Memorandum item) STRESSED Var (Memorandum item) MULTIPLICATION CAPITAL CHANGE FOR CTP TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION PREVIOUS ON PREVIOUS ON PREVIOUS ON PREVIOUS ON PREVIOUS ON (Valit-1) PREVIOUS ON PREVIOUS	Var (Memorandum item) STRESSED Var (Memorandum item) STRESSE	Var (Memorandum item) STRESSED Var (Memorandum item) STRESSE	Var (Memorandum item) STRESSED Var (Memorandum item) STRESSED Var (Memorandum item) ALI PRICE RISKS CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) 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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.



Banco de Crédito Social Cooperativo

					Standardisc	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		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
	(min EUR, %)								
	Central governments or central banks	19,452	21,112	1,034		20,193	21,811	1,087	
	Regional governments or local authorities	2,277	1,545	0		2,152	1,398	0	
	Public sector entities	698	475	95		697	565	113	
	Multilateral Development Banks	0	263	0		0	238		
	International Organisations	0	0	0		0	0		
	Institutions	1,892	1,950	683		2,025	2,085	727	
	Corporates	10,770	8,072	7,420		11,167	8,531	7,853	
		3,441	2,574	2,130		3,518	2,712	2,238	
	Retail	7,976	4,865	2,968		8,023	5,105		
Consolidated data		6,305 15.791	3,818	2,205		6,354 15.915	4,047	2,333	
	Secured by mortgages on immovable property		15,660	5,448		15,915	15,802	5,494 1.579	
		4,141	4,093	1,449		1,507	4,567 874		
	Exposures in default	1,549 616	929 396	984 594	555	1,507	324	929 487	57
	Items associated with particularly high risk	616	396	594		460	324	487	
	Covered bonds	0	0			0	0		
	Claims on institutions and commutates with a ST credit assessment Collective investments undertakings (CIU)	116	116	118		121	121	126	
	Collective investments undertakings (CIU) Faulty	152	152	320		135	135	281	
	Other exposures	3.337	2,729	2.245		2,988	2.520	1.965	
	Standardised Total ²	64,626	58.263	21,908	1.521	65,385	59,511	22.168	1.345
		(2) Original exposure, unlike Exp (2) Standardised Total does not (3) Only the most relevant count calculated as of last quarter	osure value, is reported before include the Securitisation pos-	taking into account any effect tion unlike in the results prior t	due to credit conversion factors to the 2019 exercise.	s or credit risk mitigation techniq	ues (e.g. substitution effects).		

		Carcalona as or san quanto							
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	9,684	11.344	1,031		10.242	11,980	1.085	
	Regional governments or local authorities	2,277	1,545	1,031		2,152	1,398	1,003	
	Public sector entities	698	475	95		697	565	113	
	Multilateral Development Banks	0	263	0		0	238	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,116	1,173	420		1,161	1,221	446	
	Corporates	9,167	6,544	5,915		9,439	6,860	6,189	
	of which: SME	3,381	2,517	2,083		3,477	2,675	2,208	
	Retail	7,959	4,854	2,961		8,003	5,091	3,098	
SPAIN	of which: SME	6,301	3,815	2,203		6,346	4,040	2,329	
JI ALIV	Secured by mortgages on immovable property	15,541	15,412	5,363		15,662	15,551	5,408	
	of which: SME	4,122 1,536	4,074	1,444		4,581 1,495	4,540	1,571	
	Exposures in default	1,536	921 396	976 594	550	1,495	867 324	922 486	564
	Items associated with particularly high risk Covered bonds	616	396	594		460	324	486	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0				0			
1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	30	30	39		35	35	45	
1	Collective investments undertakings (CIU) Equity	147	147	316		131	131	276	
	Other exposures	3.337	2,729	2.245		2,988	2.520	1.965	
	Standardised Total ²	100,0	4,747	2,213	1.510		2,320	1,103	1,332

		exposures, our includes general check has adjustments.								
					Standardisc	d 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 a provisions ²	
	(min EUR. %)									
	Central governments or central banks	9,732	9,732	0		9,757	9,767	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0		0				0		
	Multilateral Development Banks International Organisations	0		U		0	U			
	International Organisations Institutions					22	22	20		
	Institutions Corporates	71	71	71		23	23	20		
	of which: SME	7.	'1	,,		00				
	Retail	0	0	0		1	1	0		
	of which: SME	0	i i	0		i i	0			
ITALY	Secured by mortgages on immovable property	5	5	2		5	5	. 2		
	of which: SME	0	0	0		1	1	0		
	Exposures in default	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	0	0		
	Collective investments undertakings (CIU)	1	1	1		3	3	2		
	Equity	0	0	0		0	0	0		
	Other evnosures			0		0				
	Standardised Total ²									

		exposures, but includes gene	ral credit risk adjustments.						
					Standardisc	d 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
	(mh EUR, %) Central governments or central banks Regional governments or local admiss Regional government	0		0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0		0		0	0	0	
Country of	Retail of which: SME	0		0		0	0	0	
Counterpart 3	Secured by mortoaces on immovable property of which: SME Exposures in default	0		0		0	0	0	
	Exossures in derault Items associated with particularly high risk Covered bonds	0		0		0	0		
Ì	Collective investments undertakings (CIU)	0	i	0		0	l o	0	
l	Contective investments undertakings (CLO) Equity Other exposures	0	3	0		0			
i	outer exposures								-

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Public sector entities the Militateral Develop International Orac International Committee Committee (Country of Country of Counterpart 4 (Sector of Militate Sector o	is or central shakes the or hocal ashirotise uncert fasics catelines sets on immerable arrowitz ties on immerable arrowitz ties and captured high rink ties and captured with \$57 croft assessment the undertakines (CU)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

¹⁰¹ Original exposure, unlike Exposure value, in reported before taking rice account any effect due to credit conventure factors or credit risk militagion techniques (e.g., substitution effects).
(3) Total value adjustments and provinces per country of counterparty encludes those for excurtisation exposure, additional valuation adjustments (AlbAs) and other core funds reductions related to the exposure, but includes greater dutal this adjustments (AlbAs) and other core funds reductions related to the exposure, but includes greater dutal this adjustments (AlbAs) and other core funds reductions reduced to the exposure, but includes and contributions are consistent to the exposure for the adjustments (AlbAs) and other core funds reductions reduced to the exposure of the exposure of the adjustments (AlbAs) and other core funds reductions reduced to the exposure of the exposure of the adjustments (AlbAs) and other core funds reductions reduced to the exposure of the exposure of

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d 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, %) Central governments or central banks									
Country of Counterpart 5	Animal ownersellar a feel admiration Animal control miles to this International Organization Internati		0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	
	Standardised Total ²				0				0	
					t due to credit conversion factors curtisation exposures, additional					

		exposures, but includes gener	al credit risk adjustments.	anterparty excelors cross for a	CO-CHRONI ENPORTER, BOODON	recessor expositionis (AVA)	and come own to the records	a readed to the	
					Standardisc	d 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, %) Central governments or central banks	0		0		0		0	
	Regional governments or local authorities	o o	i i	0		0	0	i i	
	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0		
	of which: SME	0		0			0	0	
Counterpart 6	Secured by mortgages on immovable property of which: SME						0		
_	Exposures in default			0		0	0		
	Items associated with particularly high risk	o o			Ü	0	0	0	
	Covered bonds	o o	0	0		o o	0	o o	
	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	
	Standardised Total ²								

			As of 30,		Standardise	d Approach							
			As of 30,		**								
				/09/2021			As of 31,	12/2021					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Rook Publis Mail Inter Country of Counterpart 7 Counterpart 7 Counterpart 7 Counterpart 7 Counterpart 7 Counterpart 7	with decorrements or central hands to decorrect the control of th	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0				

					Standardisc	d 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 ar provisions ²
	(min EUR, %) Central governments or central banks	0		0		0		0	
	Regional governments or local authorities	0	ŏ	o o		o o	ů o	ő	
	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	0	0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME Retail	0		U		0	U	0	
Country of	of which: SME	0		0		0	0		
	Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart 8	of which: SME	0		0		0	0		
	Exposures in default	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	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	

					Standardisc	d 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 an provisions ²
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0	9	0		0	0	0	
	Multilateral Development Banks International Organisations					0	U		
	Institutions	i i				0	0		
	Corporates			0		ō	ō	i i	
	of which: SME	0		0		0	0	0	
Country of	Retail	0		0		0	0	0	
Country of	of which: SME	0		0		0	0	0	
Counterpart 9	Secured by mortoages on immovable property	0	9	0		0	0	0	
	of which: SME Exposures in default					0	U		
	Exposures in default Items associated with particularly high risk						0		
	Covered bonds	i i		i i		Ö	ů o	o o	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	9	9	0		0	0	0	
	Other exposures	0		0		0			
	Standardised Total ²								

					Standardisc	d 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
Country of Counterpart 10	Committee of the Commit			000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	



		Standardised Approach								
			As of 31,	03/2022			As of 30/	(06/2022		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions	
	(min EUR, %)									
	Central governments or central banks	19,654	21,319	1,146		20,257	22,442	1,155		
	Regional governments or local authorities	2,239 810	1,440 591	105		2,308 811	1,535 636	114		
	Public sector entities Multilateral Development Banks	810	219	103		811	200	114		
	Multitateral Development Banks International Organisations	0	219				200	0		
	Institutions	2,314	2,359	667		3,395	2,945	524		
	Corporates	11.406	8,965	8,183		11.881	9,310	8,510		
	of which: SME	3,630	2,855	2,342		3,743	2,943	2.424		
	Retail	8,068	5,149	3,129		8,162	5,208	3,164		
6	of which: SME	6,366	4,088	2,356		6,361	4,145	2,391		
Consolidated data	Secured by mortnanes on immovable property	15.981	15,854	5,506		16.215	16.082	5.581		
	of which: SMF	4.589	4,537	1,569		4,539	4,491	1.557		
	Exposures in default	1,471	802	866	575	1,442	821	891	53	
	Items associated with particularly high risk	451	320	481		428	306	459		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakinos (CIU)	113	113	116		170	124	131		
	Equity	142	142	285		125	125	241		
	Other exposures	3,045	2,646	1,943		3,210	2,845	1,909		
	Standardised Total ²	65,693	59,920	22,428	1,230	68,404	62,578	22,682	1,133	

		Calculated as of last quarter									
					Standardise	d Approach					
			As of 31,	03/2022			As of 30/	06/2022			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central povernments or central banks	10.377	12.032	1.144		11.784	13.944	1.154			
	Regional governments or local authorities	2,239	1,440	. 0		2.291	1.517	0			
	Public sector entities	759	540	95		746	571	101			
	Multilateral Development Banks	0	219	0		0	200	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,570	1,614	409		2,823	2,373	310			
	Corporates	9,644	7,249	6,492		10,063	7,552	6,774			
	of which: SME	3,495	2,727	2,236		3,610	2,823	2,323			
	Retail	8,027	5,134	3,119		8,142	5,194	3,155			
SPAIN	of which: SME	6,339	4,080	2,351		6,354	4,138	2,387			
JI ALIV	Secured by mortgages on immovable property	15,724	15,599	5,419		15,955	15,824	5,493			
	of which: SME	4,553	4,502 791	1,558		4,504 1,410	4,457	1,546			
	Exposures in default	1,439	791 301	853	568		811 287	879 430	527		
	Items associated with particularly high risk	432	301	452		408	287	430			
	Covered bonds	0	0			0	0	0			
	Claims on institutions and corporates with a ST credit assessment	35	35	42		95	49	58			
	Collective investments undertakinos (CIU)	138	138	42 281		120	120	58 237			
	Equity Other exposures	138 3.045	138 2.646	1.943		120 3,210	120 2.845	1.909			
		3,045	2,040	1,943	1,217	3,210	2,013	1,909	1,120		
	Standardised Total ²										

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	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
ITALY	Coults de communicate a Coults de Co	9,245 0 0 0 0 0 0 188 187 1 1 0 0 0 0 0	9,255 0 0 0 0 22 78 10 1 1 0 0 0 5 1	0 0 0 19 74 8 8 0 0 2 2 0 0 0	0	8,409 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8,419 0 0 0 0 21 14 1 0 0 5 1 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 18 18 13 13 13 10 0 0 0 0 0 0	٥
	Standardised Total ²				0				0

Gent (de novement et cent et la beste de la cent et la		exposures, but includes gene		dissipaty excess cross for a	consistent exposores, acciton	racacon aquacinans (AIAs)	and deal dail lands reducted	IN PRINCE LD LINE	
Original Exposurs* Exposure Value* Risk exposures amount Combit documentation or cross half have Combit documentation or cross half have Additional configuration Multiplicated configuration Multiplicated configuration Targetinations Combit documentation or cross half have Combit documentation Comb					Standardise	ed Approach			
Original Exposure* Exposure Assistant Control discoverements or control basis Control and control and control basis Public sector entities Public sector entities Public sector entities Public sector entities Control and Exposure Assistant Control and Exposure Con			As of 31	/03/2022			As of 30	/06/2022	
Central deconnection de contral to have a contral to the contra	(1100 t)	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 an provisions ²
Country of	Central assertments or central basics Registed government or local arthroties Registed government or local arthroties Registed government basics Registed government basics Institutions Centralization Separations Institutions Centralization Separations Centralization Separations Registed Centralization Centralization Separations Registed Centralization Centralization Separations Centralization Separations Centralization Separations Centralization Separation	0 0 0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	

					Standardise	d Approach									
			As of 31/03/2022 As of 30/06/2022												
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
Country of Counterpart 4 Counterpart 5 Counterpart 5 Counterpart 6 Counterpart 7 Count	oral accommendant or control seasis in disconnection to control accommendant or control accommendant oral activities litariari The disconnection accommendant oral accommendan	0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0						



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				Chandradian									
	Standardised Approach As of 31/03/2022 As of 30/06/2022												
		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					
tral governments or central banks	0	0	0		0	0	0						
ional governments or local authorities	0	0			ů	0	0						
Itilateral Development Banks	0	0	0		0	0	0						
	0	0	0		0	0	0						
porates	0	0	0		ō	0	0						
which: SME	0	0	0		0	0	0						
	0	0			ů	0	0						
ured by mortgages on immovable property	0	0	0		0	0	0						
	0	0	0	0	0	0	0						
ns associated with particularly high risk	0	o o	0	Ů	ŏ	0	o o	Ů					
ered bonds	0	0	0		0	0	0						
	0	0	0		0	0	0						
ecove investments undertakings (CIO)	0	o o	0		ŏ	0	o o						
er exposures	0	0			0	0	0						
is it is to produce the interior	ional conversamento e focal authorities (constructions) and constructions (construct	Into RLB, 40) Indicates consensation and consensation an	(mil RDF, %) Fol deveromments or control banks It action estation or both administration It action estation or both administration Illinois Development Banks Illinoi	Original Exposure* Final Innovernments or combit to hanks (in the Edit, %) (in the Edit, %) (in the Edit of th	pos RER, %) For discoverements or certificial basis for discoverements or certificial basis for discoverements or control basis for discoverements or control basis for discoverements for discoverement	Original Exposure? Final decommendation of controls in branch. F	Original Exposures* Exposures Values* (Project September Values* (Project S	Original Exposure* Figures visits Find exposure visits Find exp					

		(2) Total value adjustments as exposures, but includes gene		unterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardisc	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Control deversionants for central sharing in more of the special announcement or central sharings and control shar	0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	٥

		encourse had indule serious and it is a distance to. Standardised Approach											
					Standardise	d Approach							
			As of 31,	/03/2022			As of 30	/06/2022					
	(min SUR, %)	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 7	Control occurrences for control schools Assistant conversals of local admirition Assistant conversals of local admirition Assistant control occurrence trains Control occurrence trains Control occurrence Control occurrenc	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0				

Object exposure, unlike Exposure value, is reposted before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.p. substitution effects).

(2) Total value adjustments and provisions per country of countryparty encludes those for securitation exposure, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes gener		unserparty excuces those for se	curosation exposures, additiona	i valuación adjuschistics (AXAS)	and other own runds reduction	ts related to the	
					Standardise	d 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, %) Central governments or central banks	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	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0				0	0	
	of which: SME	0					0	0	
	Retail	ů ů				0	0	0	
Country of	of which: SME	o o	0	i i		i i	0	ō	
Counterpart 8	Secured by mortoages on immovable property	0	0			0	0	0	
Counterpart	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	0	
ĺ	Collective investments undertakinos (CIU)						0	0	
	Equity	0	0				0	0	
	Other exposures Standardised Total ²	,							

			a constant account to		Standardise	ed 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 ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	oral accommendant or control seasis in disconnection to control accommendant or control accommendant oral activations libraria The disconnections interior and control accommendant oral accomme	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Coming operationates or coming almosts equiposal governments or local antiferities equiposal governments equiposal governments formationates f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



Credit Risk - IRB Approach

		IRB Approach													
				As of 30	09/2021					As of 31/	12/2021				
		Origina			Exposure				Value adjustments	Original	Exposure ¹	Exposure			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		
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0		0	0	0	0	0			
	Other non credit-obligation assets				0						0				
	IRB Total ²				0						0				

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).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

		IRB Approach													
				As of 31,	/03/2022					As of 30/	06/2022				
		Origina			Exposure				Value adjustments	Original Exposure ¹		Risk exposure		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		
CI: d-t d -t	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).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						Ban	co de Crédito Social Coop	perativo						
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Austria													
Total Tota	Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [3M - 1Y	Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more	Czech Republic													
To - 3M	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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	Estonia													



General governments exposures by country of the counterparty

				Banco de Crédito Social Cooperativo										
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					N. d.							Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	stave 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 [Finland													
[0 - 3M [France													
[0 - 3M [[3M - 17] [1 17 - 27] [1 27 - 37] [1 37 - 57] [1 57 - 107] [107 - more Total [0 - 3M [Germany	25 25 26	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 29 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Croatia													
[0 - 3M [Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Italy	(30) 23; 25; 1,48(7,48) 9,75;	0 0 301 2 2 3 5 5 2,25 6 1,480 7 7,487 9,757	((((((((((((((((((((0 0 0 0 301 0 0 0 0 0 0 0 0 0 0 0	232 256 1,480 7.487	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

				Banco de Crédito Social Cooperativo										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli		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	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 162 162	0	
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

				Banco de Crédito Social Cooperativo										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	16. 11. 18. 10. 86. 1,222 3,500 6,674	161 19 186 19 5 5 866 3 1,228 3,500 6,074	0 0 0 0 0	0 0 0 0 0		161 19 186 109 866 1,228 3,505	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	317 436 0 1 0 40 83	0	3
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

				Banco de Crédito Social Cooperativo										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
TO - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
TO - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Banco de Crédito Social Cooperativo

						Dank	o de Credito Social Coop	ocidavo						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po				Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Blakamalahand
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 [Africa													
To - 3M	Others		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000		0 0 0	0 0 0 0 3	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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), Irrespective 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

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.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(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



General governments exposures by country of the counterparty

				Banco de Crédito Social Cooperativo										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	Estonia							·						



General governments exposures by country of the counterparty

			Banco de Crédito Social Cooperativo											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France													
[0 - 3M [Germany	22	0 0 0 0 0 29 0 29	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 29 0	0 0 0 0 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 [Croatia													
[0 - 3M [Greece		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hungary													
[0 - 3M [Ireland	22	0 0 0 0 0 25 7 7	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 25 7 32	0 0 0 0 0 0	0 0 0 0 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 [Italy	(30) 199 241 264 1,600 5,800	0 300 196 241 264 1,604 5,804	0 0 0 0 0	0 0 0 0 0	(30) 19((((496	0 0 241 264 1,604 5,804	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

		Banco de Crédito Social Cooperativo												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 2Y - 5Y [] 5Y - 10Y [] 11Y - more Total	Lithuania													
[0 - 3M 1 1 1 1 1 1 1 1 1	Luxembourg													
[0 - 3M [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal	0 0 0 0 0 0 18	0 0 0 0 0 0 18	0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 18 18	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((4
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M [] [3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more] [10Y - more] [10X - more	Slovakia													
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

			Banco de Crédito Social Cooperativo											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at far 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 1 1 1 1 1 1 1 1 1	Spain	4 855 424 876 194 1,346 2,501 6,201	4 855 418 876 194 1,346 2,501 6,193	0 0 0 0 0	0 0 0 0 0	(498 498 (6) (6) (7) (8)	25 876 194 1,346 2,501	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	320 525 0 1 0 52 26	0000	3
[0 - 3M 1 1 1 1 1 1 1 1 1	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M 1 1 1 1 1 1 1 1 1	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
[0 - 3M [13M - 1Y 1 1 1 2 1 1 1 1 1 1	Norway													
[0 - 3M [Australia													
Total	Canada													
To - 3M	Hong Kong													



General governments exposures by country of the counterparty

				Banco de Crédito Social Cooperativo										
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Banco de Crédito Social Cooperativo

						Dalic	to de Credito Social Coo	perativo						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sl	heet exposures	
														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	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3	0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the 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

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.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 Banco de Crédito Social Cooperativo

				As of 30/09/2021				As of 31/12/2021											
		Gross c	arrying amount/ Nominal amount		Accumulated im value due to cre	pairment, accumulated negative changes in fa dit risk and provisions ^{4,8}	Collaterals and		Gross ca	arrying amount/ Nomina	l amount		Accumulated important value due to create	egative changes in fair	Collaterals and				
		Of which performing but past due >30 days	Of which non-pe	forming ¹	On performing exposures ²	On non-performing exposures ¹	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	On performing exposures		On non-performing exposures ³		financial guarantees received on non- performing exposures			
(min EUR)		and <=90 days	Of which: def	oulted 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	3,98	4 0	0	0	0 0	0	0 0	4,655	5 0	0			0	0	0	0			
Debt securities (including at amortised cost and fair value)	15,19	8 0	0	0	0 5	0	0 0	15,160	0	0			5		0	0			
Central banks		0 0	0	0	0 0	0	0 0		0							0			
General governments	14,49	9 0	0	0	0 0	0	0 0	14,42	4 0					0		0			
Credit institutions	21	8 0	0	0	0 3	3 0	0 0	24	7 0				3	0		0			
Other financial corporations	15	0 0	0	0	0 :	0	0 0	15	7 0							0			
Non-financial corporations	33	0 0	0	0	0 :	0	0 0	33	3 0							0			
Loans and advances(including at amortised cost and fair value)	34,75	2 202	1,784	1,766 1,16	7 261	770	36 855	35,24	172	1,687	1,678	1,314	213	722	698	837			
Central banks		0 0	۰	0	0	0	0		0					0		0			
General governments	1,58	4 0	۰	0		0	0	1,44	0					0		0			
Credit institutions	17	7 6		0	0	0	0	15	3 0					0		0			
Other financial corporations	1,18	0 0	1	0	1	1 0	0	1,33	5 0	2		:			c	0			
Non-financial corporations	14,22	7 61	863	857 6	141	9 402	947 361	1 14,65	2 34	812	810	641	5 144	381	366	358			
of which: small and medium-sized enterprises	9,36	3 58	830	825 S	2 13	2 397	143 343	3 9,30	B 34	780	778	635	5 103	374	364	339			
of which: Loans collateralised by commercial immovable property	3,48	3 25	554	553 3	33	2 263	24 28	3,40	18	485	485	380	24	224	215	256			
Hauseholds	17,58	4 140	919	907 5	4 110	367	188 49	17,66	137	873	867	665	67	340	328	478			
of which: Loans collateralised by residential immovable property	13,83	1 120	711	702 4	2 6	4 270	216 428	13,88	9 122	670	665	521	43	245	237	411			
of which: Credit for consumption	31	6 1	11	10	8	2 6	6	32	1	10	10			6	6	o			
DEBT INSTRUMENTS other than HFT	53,93	4 202	1,784	1,766 1,16	7 266	770	36 855	55,063	172	1,687	1,678	1,314	219	722	698	837			
OFF-BALANCE SHEET EXPOSURES	6,68		35	33	9	4	3 5	6,49	5	28	26	10	4	3	3	7			

The Standing of the Assessment contents and the Standing CRU and STANDING

Performing and non-performing exposures Banco de Crédito Social Cooperativo

1					As of 31/03/2022					As of 30/105/2022											
		Gross ca	errying amount/ Nominal amount	4		Accumulated imp	airment, accumulated n lit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	l amount	Accumulated imp	Collaterals and						
		Of which performing but past due > 30 days	Of which	h non-performing	y.	On performing exposures ²	On non-perform	ming exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due > 30 days		Of which non-performing	y.	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures			
(min FLB)		and <=90 days	Of wi	Of which: defaulted			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	4,878	0	0	0		0		0	0	6,152			0					0			
Debt securities (including at amortised cost and fair value)	14,556		0	0		5		0		13,831			0		5						
Central banks		0	0	0	0	0	0	0	0		0	0	0		0						
General governments	13,811	0	0	0	0	0	0	0	0	13,082	. 0	0	0		0			0			
Credit institutions	254	0	0	0	0	3	0	0	0	257		0	0		3			0			
Other financial corporations	179	0	0	0	0	1	0	0	0	179	. 0	0	0		1			0			
Non-financial corporations	309	0	0	0	0	1	0	0	0	318	0	0	0		1			0			
Loans and advances(including at amortised cost and fair value)	35,809	178	1,539	1,527	1,191	218	644	623	757	36,834	158	1,511	1,499	1,124	221	614	588	765			
Central banks		0	0	0	0	0	0	0	0		0	0	0		0	0		0			
General governments	1,471	0	0	0	0	0	0	0	0	1,619	0	0	0		0			0			
Oredit institutions	45	7 0	0	0	0	0	0	0	0	639	0	0	0		0			0			
Other financial corporations	1,51	, o	2	1	. 1	3	0	0	0	1,661	. 0	0	0		3						
Non-financial corporations	14,73	43	708	704	558	150	303	293	319	14,926	40	683	678	530	158	285	5 274	316			
of which: small and medium-sized enterprises	9,350	41	677	673	549	104	300	291	300	9,371	38	649	644	519	124	281	271	294			
of which: Loans collateralised by commercial immovable property	3,271	3 22	369	366	289	24	156	151	205	3,235	12	338	336	260	22	136	3 133	194			
Households	17,620	135	828	822	631	65	341	329	438	17,985	118	828	820	590	59	328	314	449			
of which: Loans collateralised by residential immovable property	13,90	3 115	641	636	496	42	256	248	376	14,112	103	642	636	466	38	247	233	386			
of which: Credit for consumption	305	5 2	10	10	8	2	6	5	0	320	1	10	10	8	2	6	5				
DEBT INSTRUMENTS other than HFT	55,242	178	1,539	1,527	1,191	223	644	623	757	56,818	158	1,511	1,499	1,124	226	614	588	765			
OFF-BALANCE SHEET EXPOSURES	6,663		50	48	23	4	5	5	6	7,332		33	29	27	4	5	5 5	3			

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

Ī			As of 30/	09/2021		As of 31/12/2021								
		ring amount of with forbearance	Accumulated i accumulated o value due to o provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees exposures with 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	o	0	0	0	0	o	o		
Central banks	0	0	0	0	0		0	0	0	0	a			
General governments	0	0	0	0	0		0	0	0	0	a			
Credit institutions	0	0	0	0	0		0	0	0	0	C			
Other financial corporations	0	0	0	0	0		0	0	0	0	C			
Non-financial corporations	0	0	0	0	0		0	0	0	0	C			
Loans and advances (including at amortised cost and fair value)	1,752	993	481	439	1,035	477	1,800	943	469	423	1,088	456		
Central banks	0	0	0	0	0	0	0	0	0	0	d	0		
General governments	3	0	0	0	1	0	3	0	0	0	1	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	C C	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	C	0		
Non-financial corporations	846	492	250	229	446	217	908	461	254	227	494	199		
of which: small and medium-sized enterprises	801	467	245	225	426		844	438	246	222	463			
Households	902	501	230	209	587	260	889	481	215	195	593	257		
DEBT INSTRUMENTS other than HFT	1,752	993	481	439	1,035		1,800	943	469	423	1,088			
Loan commitments given	9	2	0	0	3	1	9	1	0	0	4	1		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	317						63							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	723						712							

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

⁽i) 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.



Forborne exposures

Banco de Crédito Social Cooperativo

			As of 31/	03/2022			As of 30/06/2022								
		ying amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with	Gross carr exposures measures	ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	o	0	0	0	0	0	o	o	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)	1,665	801	392	346	1,023	392	1,574	772	363	321	977	390			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	3	0	0	0	1	0	3	0	0	0	1	o			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	О			
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	o			
Non-financial corporations	814	351	182	155	462	160	798	319	165	138	473	149			
of which: small and medium-sized enterprises	753	331	177	152	432		730	299	159	135	440				
Households	848	449	210	191	560	232	773	452	198	183	503	241			
DEBT INSTRUMENTS other than HFT	1,665	801	392	346	1,023		1,574	772	363	321	977				
Loan commitments given	7	0	0	0	3	0	4	0	0	0	3	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice $^{\it 3}$	64						256								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	581						527								

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(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 Banco de Crédito Social Cooperativo

																						0/06/2022				
	_		AS OF 3	0/09/2021					AS OF 31	/12/2021					As of 31	1/03/2022										
	Gross carry	ing amount				Accumulated	Gross carr	ying amount				Accumulated		ying amount				Accumulated						Accumulated		
		Of which	h:	Of which loans		negative		Of which:		Of which loans		negative		Of which		Of which loans	1	negative		Of which:		Of which loans		negative		
		non- and advances performin subject to				and advances in subject to		changes in fair value due to		non- performin		and advances subject to	Accumulated impairment ¹	changes in fair value due to		non- performi		and advances subject to	Accumulated impairment ¹	changes in fair value due to		non- performir		and advances subject to	Accumulated impairment ¹	changes in fair value due to
(mln EUR)			of which: defaulted	impairment	impairment ¹	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impairment	credit risk on non-performing exposures ¹		of which: defaulted		impairment	impairment	credit risk on non-performing exposures ¹			of which: defaulted	impairment	III parilleik	credit risk on non-performing exposures ¹		
A Agriculture, forestry and fishing	1.897	78	78	1.897	44	0	1.947	76	76	1.947	42	0	1.942	71	71	1.942	37	0	1.945	70	70	1.945	33	0		
B Mining and guarrying	42	8	8	42	5	0	41	8	8	41	5	0	40	7	7	40	5	0	39	7	7	39	5	0		
C Manufacturing	2,826	99	98	2,826	57	0	2,901	100	99	2,901	56	0	3,278	95	95	3,278	55	0	3,278	92	91	3,278	52	0		
D Electricity, gas, steam and air conditioning supply	294	2	2	294	2	0	299	1	1	299	2	0	330	1	1	330	2	0	366	1	1	366	2	0		
E Water supply	98	6	6	98	2	0	96	6	6	96	2	0	92	6	6	92	2	0	149	3	3	149	2	0		
F Construction	1,194	301	301	1,194	174	0	1,206	250	249	1,206	141	0	1,134	160	156	1,134	81	0	1,080	138	137	1,080	71	0		
G Wholesale and retail trade	2.713	188	185	2.713	138	0	2.784	162	162	2.784	139	0	2.840	144	144	2.840	126	0	2.972	148	146	2.972	116	0		
H Transport and storage	1.084	33	33	1.084	31	0	1.062	34	34	1.062	33	0	1.064	39	39	1.064	32	0	1.038	38	38	1.038	40	0		
I Accommodation and food service activities	835	40	40	835	32	0	800	74	73	800	37	0	800	73	72	800	37	0	771	72	72	771	38	0		
J Information and communication	421	7	7	421	4	0	411	4	4	411	5	0	196	5	4	196	3	0	200	4	4	200	2	0		
K Financial and insurance activities	488	0	0	488	2	0	551	0	0	551	3	0	579	0	0	579	2	0	571	1	1	571	2	0		
L Real estate activities	777	61	61	777	30	0	842	57	57	842	22	0	841	63	63	841	26	0	842	62	62	842	55	0		
M Professional, scientific and technical activities	690	14	14	690	10	0	725	14	14	725	9	0	702	13	13	702	8	0	690	14	14	690	8	0		
N Administrative and support service activities	257	11	11	257	6	0	267	10	10	267	7	0	267	11	11	267	7	0	318	12	12	318	7	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	212	3	3	212	3	0	207	3	3	207	2	0	199	4	4	199	2	0	198	3	3	198	2	0		
Q Human health services and social work artivities	164	3	3	164	2	0	181	3	3	181	2	0	175	3	3	175	2	0	180	3	3	180	2	0		
R Arts, entertainment and recreation	102	4	4	102	4	0	98	5	5	98	4	0	96	10	10	96	4	0	94	10	10	94	4	0		
S Other services	133	6	6	133	4	0	236	6	6	236	12	0	157	5	5	157	22	0	194	5	5	194	4	0		
Loans and advances	14 227	863	857	14 227	553	0	14.652	817	810	14 652	525	0	14 731	708	704	14 731	453	0	14.926	683	678	14 926	444	0		

⁽¹⁾ The Riems '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 what is reported according to the FINREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Banco de Crédito Social Cooperativo

			As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022					
	Loans and advance	es				Loans and advance	es				Loans and advances						Loans and advances						
		Performing		Non-performing			Performing		Non-performing			Performing					Performing						
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			
Gross carrying amount	34,752	32,968	202	1,784	483	35,247	33,560	172	1,687	513	35,809	34,270	178	1,539	489	36,834	35,323	158	1,511	498			
Of which secured	22,526	21,018	181	1,508	413	22,633	21,197	159	1,436	452	22,404	21,114	165	1,290	421	22,633	21,368	141	1,265	435			
Of which secured with immovable property	18,990	17,571	164	1,419	374	18,958	17,653	149	1,304	395	18,809	17,667	149	1,141	360	18,951	17,845	123	1,107	377			
Of which instruments with LTV higher than 60% and lower or equal to 80%	4,161	3,970		191	55	4,314	4,140		174	54	4,375	4,218		157	48	4,537	4,385		152	52			
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,590	1,401		189	53	1,569	1,391		178	49	1,537	1,370		167	48	1,527	1,360		166	52			
Of which instruments with LTV higher than 100%	1,155	635		520	42	1,043	587		456	61	907	567		340	37	844	535		309	38			
Accumulated impairment for secured assets	758	133	13	625	39	676	101	9	574	50	602	98	10	505	46	564	89	8	475	43			
Collateral																							
Of which value capped at the value of exposure	18,013	17,216	148	797	323	18,075	17,328	138	747	337	18,009	17,353	136	656	306	18,203	17,547	113	656	326			
Of which immovable property	17,887	17,094	133	793	321	17,947	17,214	137	733	325	17,879	17,240	136	639	302	18,063	17,424	113	639	322			
	31,462	28,845	169	2,617	1,503	30,299	29,115	154	1,185	504	29,379	28,321	152	1,058	476	30,015	28,978	148	1,037	522			
Of which immovable property	30,334	28,695	168	1,638	536	29,326	28,150	154	1,176	498	29,212	28,162	152	1,050	474	29,374	28,345	148	1,030	519			
	3,011	2,953	14	58	32	3,262	3,172	9	90	49	3,179	3,078	15	101	48	3,287	3,178	16	109	45			
Accumulated partial write-off	-71	-5	0	-67	0	-97	-5	0	-92	0	-92	-S	0	-87	0	-95	-6	0	-89	0			

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.