

Bank Name	MDB Group Limited
LEI Code	213800TC9PZRBHMJW403
Country Code	MT



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	203	210	207	216	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	201	208	207	216	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	203	210	207	216	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	201	208	207	216	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	250	258	255	263	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	248	257	255	263	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	1,308	1,381	1,364	1,333	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	1,308	1,381	1,364	1,333	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	15.53%	15.18%	15.14%	16.17%	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	15.38%	15.03%	15.14%	16.17%	(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	15.53%	15.18%	15.14%	16.17%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.38%	15.03%	15.14%	16.17%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.12%	18.72%	18.69%	19.76%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.97%	18.58%	18.69%	19.76%	(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	4,381	4,452	4,704	4,719	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	4.64%	4.71%	4.39%	4.57%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	203	210	207	216	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	201	208	207	216	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	4,381	4,452	4,704	4,719	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	4,379	4,450	4,704	4,719	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.64%	4.71%	4.39%	4.57%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.59%	4.66%	4.39%	4.57%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital MDB Group Limited

		Í					COREP CODE	
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022 250	As of 31/12/2022 258	As of 31/03/2023	As of 30/06/2023	C 01.00 (10010.40010)	REGULATION Acticles 4(118) and 72 of CRR.
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying					C 01.00 (+0010,+0010)	
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	203	210	207	216		Article 50 of CRR
	A.1.1	instruments)	69	69	69	69	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	28	37	37	51	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	132	133	133	133	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	4	4	4	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	0	-1	-1	-1	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-9	-9	-10	-11	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) of COR
	A.1.9	(-) DTAs that rely on future prohitability and do not arise from temporary differences net of associated DTLs	-11	-14	-13	-14	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 (r0390,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	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,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 OR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of ORF; Articles 36(1) point (b) (ii) and 370(1) of ORF; Articles 36(1) point (b) (iii) and 370(1) of ORF, Articles 36(1) point (b) (iv) and 155(4) of ORF.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of 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 ORR
	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 exceeding 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	-1	-1	-1	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other 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	0	0	0	-11	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-10	-11	-12	-1	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	2	2	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2	2	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0570,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 Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,r0010) + C 01.00 (r0790,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0790,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,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)	203	210	207	216	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	47	49	48	48	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	47	49	48	48	C 01.00 (r0760,c0010) + C 01.00 (r0990,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 11.00 (+0310,+0010) + C 01.00 (+030,+0010) + C 01.00 (+030,+00100) + C 01.00 (+030,+001000) + C 01.00 (+030,+0010000) + C 01.00 (+030,+00100000) + C 01.00 (+030,+00100000) + C 01.00 (+030,+00100000) + C 01.00 (+030,+001000000) + C 01.00 (+030,+0010000000) + C 01.00 (+030,+0010000000000000000000000000000000	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	1,308	1,381	1,364	1,333	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.53%	15.18%	15.14%	16.17%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.53%	15.18%	15.14%	16.17%	CA3 (3)	•
CFT1 Canital	C.3	TOTAL CAPITAL RATIO (transitional period)	19.12%	18.72%	18.69%	19.76%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	201	208	207	216	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	•
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.38%	15.03%	15.14%	16.17%	[D.1]/[B-B.1]	*
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2	2	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital instruments that are not eliable from a recolatory coint of view at the recording data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	1,056	1,099	1,084	1,052	C 02.00 (r0040, c0010) -(C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.0
Of which the standardised approach	1,056	1,099	1,084	1,052	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	27	42	38	38	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0050, r0050, s002) +
Credit valuation adjustment - CVA	14	28	25	25	C 02.00 (10640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	104	104	109	110	C 02.00 (r0470, cd010)
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 (r010, c9601)*12.5+C 20.00 (r010,c0469)*12.5+MAX(C 24.00(r0010, c0990),C 24.00(r0010, c0100),C 24.00(r0010, c01100))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	109	108	108	108	C 02.00 (r0590, c0010)
Of which basic indicator approach	109	108	108	108	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	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	1,308	1,381	1,364	1,333	

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 CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L MDB Group Limited

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
nterest income	68	95	37	81
Of which debt securities income	6	12	7	15
Of which loans and advances income	54	75	20	42
nterest expenses	27	37	18	42
(Of which deposits expenses)	9	13	8	20
(Of which debt securities issued expenses)	5	9	8	18
Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
let Fee and commission income	5	6	2	2
Sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets net	0	0	0	0
Sains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Sains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	7	9	0	0
Sains or (-) losses from hedge accounting, net	1	0	0	0
Exchange differences [gain or (-) loss], net	2	2	0	1
let other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	56	75	21	41
Administrative expenses)	45	59	16	31
Cash contributions to resolution funds and deposit guarantee schemes)	2-	3	2-	2
Depreciation)	5	6	1-	3
Addification gains or (-) losses, net	0	0	0	0
Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1	-2	-1	-5
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	1	-2	-1	-5
Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
legative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, Joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4	9	2	11
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2	9	2	10
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2	9	2	10
Of which attributable to owners of the parent	2	9	2	10

U 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	22			As of 31	/12/2022			As of 31,	03/2023			As of 30	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierar	chy		Fa	ir value hierarı	:hy		Fa	ir value hierard	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	337				297				411				512				IAS 1.54 (i)
Financial assets held for trading	2	0	2	0	2	0	2	0	1	0	1	0	1	0	1	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	5	5	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	8	8	0	1	1	0	0	1	1	0	0	1	1	0	0	1	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	4,076				4,190				4,300				4,227				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	243	0	243	0	361	0	361	0	330	0	330	0	329	0	329	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-234				-271				-250				-248				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	78				79				69				76				
TOTAL ASSETS	4,509				4,664				4,862				4,898				IAS 1.9(a), IG 6

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

(min i	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	s carrying amo	unt ⁽²⁾	Accum	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	mulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	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	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	References
Financial assets at fair value through other	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
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	1,340	0	0	0	0	0	1,254	13	0	0	0	0	1,331	0	0	0	0	0	1,212	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	2,595	103	67	-5	-3	-22	2,782	97	60	-6	-3	-7	2,865	55	63	-5	-2	-6	2,917	53	57	-4	-2	-6	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 periods.



Breakdown of liabilities

MDB Group Limited

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	1	0	1	0	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	4,159	4,213	4,363	4,364	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	6	6	5	4	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	1	1	1	1	IAS 37.10; IAS 1.54(I)
Tax liabilities	0	0	0	0	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	103	199	244	273	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	4,271	4,419	4,614	4,643	IAS 1.9(b);IG 6
TOTAL EQUITY	238	245	247	255	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	4,509	4,664	4,862	4,898	IAS 1.IG6

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



Breakdown of liabilities

MDB Group Limited

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		7	6	6	4	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	0	0	0	0	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	0	0	0	0	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	237	121	241	250	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	160	158	163	166	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	7	6	6	15	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	221	197	221	238	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	130	96	116	128	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,631	2,587	2,665	2,686	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,839	1,785	1,826	1,906	Annex V.Part 1.42(f), 44(c)
Debt securities issued		684	1,039	1,020	1,006	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	68	67	66	67	Annex V.Part 1.37
Other financial liabilities		227	110	53	19	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		4,166	4,219	4,369	4,369	



2023 EU-wide Transparency Exercise Market Risk

									IDB Group	Limited												
	SA					I	М									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (I	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE F	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	ISKS CAPITAL FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR			TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	o o	0	ő	ő	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	Ö	0	ő	ő	0	0							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	06/2023					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	1	l	Ö	0	0							l ö	0	0	0						
Commodities risk	0	0	0	ō	ō	ō							ō	ō	ō	ō						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



		Standardised Approach												
		As of 30/09/2022 As of 31/12/2022												
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(min EUR, %)	245		12			1.568							
	Central governments or central banks	245 119	1,616 119	12		171	1,568	3						
	Regional governments or local authorities Public sector entities	119	119	4		60	24							
	Multilateral Development Banks	40	40	0		40	40							
	International Organisations	25	25	0		25	25	i i						
	Institutions	410	373	68		525	489	99						
	Corporates	666	575	575		633	553	553						
	of which: SME	11	1	1		12	1	1						
	Retail	261	122	92		221	126	95						
Consolidated data	of which: SME	3	0	0		4	0							
CONSONAUTCO GUTO	Secured by mortoages on immovable property	1,665	238	106		1,803	367							
1	of which: SME	71	58 59	42 76		72 65	64 55	45 75						
	Exposures in default	/5	59	/6 59	10	65 82	55	73						
	Items associated with particularly high risk Covered bonds	475	425	42		401	401							
	Claims on institutions and corporates with a ST credit assessment	420		0		0								
	Collective investments undertakings (CIU)		0	0		0	ō	i						
	Equity	8	8	8		5	5	5						
	Other exposures	35	40	35		25	30	25						
	Standardised Total ²	4,134	3,768	1,076	25	4,157	3,867	1,134	17					
		(1) Original exposure, unlike Exposure valu	o is apported before taking in	n necessary year offices due to one	dt conversion factors or credit :	isk seltination techniques for a	shelitation officets)							

***Obtained recovers, under Edections of this is recovered before taken the second section of the second second section section of the second second section section of the second section section section of the second section s

		January from the 2022 between, these adjustments and provinces and provi									
					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
		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	1.334	0			1.360				
	Regional governments or local authorities	, a	1,004	0		ů	1,300	0			
	Public sector entities	i o	0	ō		ō	i i	o o			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	224	224	45		336	336	67			
	Corporates	119	100	100		94	81	81			
	of which: SME			0 75							
	Retail	161	100	/5		152	102	/6			
NETHERLANDS	of which: SME Secured by mortugues on immovable property	1.491	90	70		1,495	110	50			
	of which: SME	1,431		0		1,400					
	Exposures in default	3	0	ō	0	18	17	25	1		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	21	21	2		21	21	2			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Eaulty	9	0	0		0	0	0			
	Other exposures										
	Standardised Total ²				1				2		

Chicinal excours, unlike Exosure value, is recorded before taking into account any effect due to credit convenien factors or credit nik mitization technicuse (u.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitazion exposures but includes general credit nik adjustments.

Central covernments or central banks 0 0 0	As of 31/12/2022	
Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providens* Central Securements or central basis. Central Securements or central basis.	Value adj	<u> </u>
Original Exposure" Exposure Value Assess Exposure amount provident Original Control dovernments or central banks	nal Exposure ¹ Exposure Value ¹ Risk exposure amount Value adj	
Central governments or central banks 0 0		idjustments and irovisions ²
A Residued concentrative for four distributions 120 Million of Concentrative for four distributions (Concentrative for four distributions) 200 Million of Concentrative for four distributions (Concentrative for four distributions) 200 Million of Concentrative for four distributions (Concentrative for four distributions) 200 Million of four distributions (Concentrative for four distributions) 200 Million of four distributions (Concentrative four four four four four four four four	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31,	12/2022			
		Original Exposure ^t	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		
MALTA	Central discovernments or central basis A section of the central se	55 0 0 0 7 7 11 13 33 22 22 22 23 24 7 7 0 0	\$50 0 0 0 0 7 1 1 1 2 9 9 9 9 9 9 9 0 0 0 0 0 0 0 0 0 0 0 0	111 0 0 0 0 0 0 0 1 1 1 1 1 5 0 0 6 1 4 2 2 2 2 2 2 9 0 0 0 0 0 0 0 0 0 0 0 0 0	0	47 0 0 0 0 14 12 12 4 4 137 7.16 82 0 0	47 0 0 0 0 14 1 1 6 0 227 64 49 0 0 0	5 0 0 0 0 3 1 1 1 5 0 6 8 4 5 2 1 7 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰		
	Other exposures Standardised Total ²	35	40	35	0	25	30	25			

					Standardised A	proach					
			As of 30/09	2022			As of 31,	12/2022			
		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, %)										
BELGIUM	Control overments or control saints Sectional overments or control saints Resident overments or local activities Auditatical Development Basis Facilitations Controllations Controllatio	141 0 0 0 0 77 78 8 0 50 0 0 0 0 0	143 0 0 0 37 8 8 15 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	107 0 0 0 56 8 0 171 0 0 0	107 0 0 0 0 556 8 8 0 130 0 0 0 0	0 0 0 0 11 8 8 6 6 0 0 0	•		
	Standardised Total ²	ü							1		

O Tobisial assours utilis Econur valus, is recorded before takins into account any effect due to credit convenion factors or credit nik mitication techniques (a.c. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securisation exposures but includes general credit risk adjustments.



	PIDB Gloup Ellitted								
					Standardised Ap	proach			
			As of 30/09/	2022			As of 31;	/12/2022	
		Original Exposure ^s	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
UNITED KINGDOM	Secured by Monthabase on memorabe property of or shallow. Self or of michos. Self or of michos. Self or of michos. Self or of michos. Self or of the self of the s	0 0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 147 147 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 147 147 147 147 147 147 147 147 147 1	0	0 0 0 47 158 0 0 0 0 0 2 2 0 0	0 0 0 0 0 0 47 147 0 0 0 0 0 0 0 0 0 147 147 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 147 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·
	Standardised Total ²				3				3
		(ii) Criminal avenuese unlike Funncine valu	us is remoted before taking int	n arrount any offert due to re	rit renuesion fartos er morit e	ide mitination techniques (e.n. s	shalltulion afforts)		

					Standardised A	pproach				
			As of 30/09	2022			As of 31	/12/2022		
	(min Filiz %).)	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	
FRANCE	Central assertments or central shakes Residual convernments or local arthritis Maritical Convernment to local arthritis Maritical Convernment tanks Maritical Convernment tanks Instructions Confedence Gerbach 196 Read Society of the Convertions Society of the Convertions Convertion of the Convertion of the Convertion Convertion of the Convertion of the Convertion Convertion of the Convertion of the Convertion Convertion of the Convertion of the Convertion of the Convertion Convertion of the Convertion of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 77 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 3 6 7 7 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Standardised Total ²									

	Standardised Approach								
		As of 30/09/	2022			As of 31,	/12/2022		
(mb 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 descrimentals or central names Residual accommentals or central names Residual accommentation or land authorities Residual accommentation Februaries of Consolidations Sentializations Sentializations Sentializations Sentializations Sentializations AUSTRIA AUSTRIA AUSTRIA Consolidation Self Sentialization Self Sentializati	0 6 8 9 737 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	37 0 6 0 0 10 10 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 10 10 0 0 0 0 0 0 0 0 0 0 0 0	0	0 6 6 7 7 118 0 0 0 0 0 0 0 0 0	37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

O Tobranil escourse, untilse becourse value in recorded before takins into account any effect due to credit convenion factors or credit risk ministration techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for scarrination opposes but includes general credit risk adjustments.

					Standardised Ap	proach					
			As of 30/09/	2022			As of 31;	/12/2022			
		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 BUR, %)										
	Central overments or central banks Resional overments or local sulforifies Public sector entities Militateral Devisionment Banks International Ovassisations Institutions Cervorates Cervorates of which; 50%	0 0 0 0 1 43	0 0 0 0 1 37	0 0 0 0 0 37		0 0 0 0 1 52	0 0 0 0 1 46	0 0 0 0 46			
LUXEMBOURG	Retail of out-CO DE CO CO DE CO	0 0 40 0 8 0	0 0 0 32 0 8 0 0	0 0 0 43 0 1 0 0	S	0 0 0 15 0 8 0 0	0 0 0 10 0 8 0	0 0 0 16 0 1 0 0	2		
	Standardised Total ²				6				3		

		W								
					Standardised Ap	pproach				
			As of 30/09	/2022		As of 31/12/2022				
		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, %)									
Other Countries	Central conservaments or central statistic Socional converments to be plantificities Socional converments be plantificities Socional converments to statistics Socional converments to statistics Socional conservations Socional con	0 0 0 25 26 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	000000000000000000000000000000000000000	0	0 0 40 25 0 0 0 0 0 0 0	6 6 46 23 6 6 6 6 6	000000000000000000000000000000000000000		
	Standardised Total ²	·		Ů			,			

		**Committee accounts, unione becomes vision, an recommittee account any effect counts of effect on the committee account any effect counts of effect and account any effect counts and effect and account any effect accounts any effect of counterparty excludes those for securitization exposures but includes general credit risk adjustments.									
					Standardised Ap	proach					
			As of 30/09	2022			As of 31	12/2022			
		Original Exposure' Exposure Value' Risk exposure amount Value adjustments and providings' Original Exposure' Exposure Value' Risk exposure amount Value									
SWEDEN	Could be consumed to consider the D.D.R. %) Consider the consumer to be all substitutes Public except entities Public except entities Public except entities Compress Comp	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Other exposures Standardised Total ²			0	0			0	0		

					Standardise	d Approach					
			As of 31,	03/2023		As of 30/06/2023					
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks Regional governments or local authorities	310 94	1,752 94	11 0		391 94	1,904 94	10			
	Public sector entities Multilateral Develoment Banks International Organisations	59 40 25	59 40 25	0		6 40 11	6 40	0			
	Institutions Corporates	463 608 21	426 510	87 510		863 539	826 464	84 464			
Consolidated data	of which: SME Retail of which: SME	228 25	1 133 4	100 3		21 234 17	139 0	104 0			
	Secured by mortoaces on immovable property of which: SNE Exposures in default	1,929 59 67	457 56 57	201 41 78		2,054 68 58	487 59 49	217 42 63			
	Tenns associated with carticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	84 439	43 439	64 44		90 398	51 398	77 40			
	Collective investments undertakines (CIU) Equity	0	0	0		0	0	0			
	Other exposures Standardised Total ²	20 4,366	30 4,065	20 1,115	17	26 4,806	36 4,506	26 1,084	17		
	(1) Chriginal exposure, unilse Esposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (u.g., substitution effects).										

					Standardise	d Approach				
			As of 31,	03/2023			As of 30,	06/2023		
	(min BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
NETHERLANDS	Control governments or control basis to Sectional documents or to local authorities sectional documents and to local authorities sectional control or c	0 0 0 0 3365 94 0 151 151 151 151 153 10 157 70 0 188 0 34	1,405 0 0 0 0 0 0 3266 82 0 104 0 125 0 177 0 34	0 0 0 0 0 65 82 2 0 78 67 7 0 0 5 25	1	0 0 0 0 0 327 92 0 199 0 1,705 19 19 0 19 19 0	1,476 0 0 0 3277 83 0 108 0 0 177 0 199	0 0 0 0 0 65 83 0 81 0 81 0 0 25	1	
Ci Ed	Collective investments undertakinos (CIU) Eouitv Other exposures	0	0	0		0	0	0		
	Standardised Total ²				2					

		(4)			LUIUSKUI OQUIUSI IU. IIUJ				
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		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
GERMANY	Comit di commondate de comit di comit d	0 94 4 22 2 0 0 0 10 10 10 10 10 10 10 10 10 10 10	0 94 22 0 0 10 10 0 0 0 0 0 11 10 0 0 0 0 0	0 0 0 0 9 41 41 0 0 0 0 0 0 11 10 0 0	5	0 94 0 0 0 995 355 0 0 0 0 0 15 0 111 0 0	0 94 0 0 0 0 395 22 22 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 8 3 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²	Ů			6	· ·			

		(2) Total value adjustments as	d provisions per country of co-	interparty excludes those for se	curbiation exposures but indu	ies general credit risk adjustmer	nts.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		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 as provisions ²
	(min BJR. %) Central governments or central banks	139	139	11		183	183	10	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		9		0	
	Multilateral Development Banks International Organisations	0	0			,		0	
	International Organisations Institutions					2	2		
	Corporates	22	1	i		21	í	i i	
	of which: SME	21	1	i		21	ō	ō	
	Retail	57	12	9		48	8	6	
MALTA	of which: SNE	25	4	3		17	0	0	
MALIA	Secured by mortgages on immovable property	133	129	67		149	139	70	
	of which: SME	59	56	41		68	59	42	
	Exposures in default	16	16	23		16	16	21	
	Items associated with particularly high risk	84	43	64		90	51	77	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0				U	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0				0	0	1 0	
	Equity	0	0	0		ů		0	
	Other exposures	20	30	20		26	36	26	
	Standardised Total ²				0				

				Standardise	d Annroach			
		As of 31,	03/2023			As of 30,	06/2023	
	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 BUR. %) Central governments or central banks	155	155			192	192		
Reciolated overwheemed or local arthrofities Public active entities Public active entities International of ovanisations International of ovanisations International Composition General to provide the state of the	0 0 0 33 38 8 0 20 22 217 0 0 0	0 0 0 33 8 8 0 17 0 0 0 0 0	0 0 0 7 8 0 13 0 67 0 0 0	0	0 0 0 28 8 0 27 0 199 1 1 0 0	0 0 0 28 8 0 23 3 0 188 0 1 0 0 0	0 0 0 6 8 8 0 17 0 66 65 0 1 0	
Equity Other exposures Standardised Total ²	0	0	0		0	0	0	

1 (2) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those in executivation exposures but includes general credit nik adjustments.

	MDB Group Limited								
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
	(min Pill) %L)	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
UNITED KINGDOM	Control (see recomment or control beauting (see a control beauting) (se	0 0 0 0 0 0 1 155 0 0 0 0 0 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 138 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 9 117 0 0 0 0 1 1 2 0 0	0 0 0 0 0 999 119 0 0 0 0 1 1 0 0 0 0 0	0 0 0 0 1 119 0 0 0 0 0 1 1 0 0 0 0 0 0	0
		(1) Original exposure, unlike Ex	sposure value, is reported befo	re taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	iques (e.g. substitution effects	0-	

		(2) Total value adjustments ar	d provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	nts.		
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
		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 BUR. %) Central governments or central banks	0		0					
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	30	30	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	66	59	59		52	52	52	
	of which: SME	0	0	0			0	0	
	Retail	0						0	
FRANCE	of which: SME	0		0				0	
	Secured by mortoages on immovable property of which: SME	0		0					
	or which: SME Exposures in default	0		0					
	Items associated with particularly high risk	0		0	Ů	0		o o	
	Covered bonds	110	110	11		93	93	9	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0		
	Other exposures	0	0	0		0	0	0	

				Standardise	d Approach			
		As of 31/	03/2023			As of 30,	06/2023	
(min B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Coming incommentation or control behavior. Associated conversamentation or found authorities and control of the commentations Control of the control of the control of the control of control of the control of control o	0 6 0 0 37 18 18 0 0 0 0 0 0 0 0 0 0	37 0 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 1 18 0 0 0 0 0 0 0 0 0 0 0 0 0	37 0 6 0 0 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		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 BJR, %)								
LUVEMBOUDC	Central accurrances or central salaria Escincial convermento or local arthritiss Public sector entities Public sector entities Public sector entities Consultations Localizations Localizations Consultations Consul	0 0 0 0 1 77 0	0 0 0 0 1 68 0	0 0 0 0 0 0 68		0 0 0 0 0 68 0	0 0 0 0 0 63	0 0 0 0 63 0	
LUXEMBOURG	of which DRE Secured by we are assess on imminisable or ocentry Expanses on in-default Expanses Expanses on in-default Expanses Ex	0 0 16 0 8 0 0	0 0 12 0 8 0 0	0 0 19 0 1 0 0	2	0 6 0 0 0	0 0 4 0 0 0	0 0 4 0 0 0	

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	ints.		
					Standardisc	d Approach			
			As of 31	/03/2023			As of 30	06/2023	
	(min BJR, %)	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
Other Countries	Contral oververments or contral saints Resional oververments or local authorities Public sector entities Whittherard Development Banks Whittherard Development Banks Institutions Local Microsi Corporates of select. 3945 Retail	0 0 40 25 5 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 40 11 10 0 0 0 0 0 0 0 0 0 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

Colinate Systems Colinate Sy						Standardisc	d Approach			
Compared accounts of a control shadows Compared accounts Compared accounts of a control shadows Compared accounts Compared account				As of 31,	/03/2023			As of 30,	/06/2023	
Control connections for control shareholds 0 0 0 0 0 0 0 0 0		(min Fill %A)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
Standardied Total ²	SWEDEN	Comit al overamenta ser contra sinale accidenta sinale ac	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 35 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 33 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 35 0 0 0 0 0 0 0 0 0 0 0 0 0	٥



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2022					As of 31,	/12/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	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
Consolidated 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		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31/	03/2023					As of 30/	06/2023		
		Original	Exposure ¹	Exposure	Risk expos	osure amount 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
Consolidated 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		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

				MDB Group Limited As of 31/12/2022										
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Austria	(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 6 0 0	0 0 0 0 0 0	0 0 0 0 0	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 [Belgium													
[0 - 3M [Bulgaria													
Total [0 - 3M [13M - 1Y [11Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Denmark													
10 - 3M	Estonia													



General governments exposures by country of the counterparty

		MDB Group Limited												
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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											Risk weighted exposure amount
			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	33 30 0 0	0 0 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 30 0 0 0 0	0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0		
[0 - 3M [Germany	22 10 10 5 7	7 22 10 5 5 79 0 0	0 0 0 0	0 0 0 0 0	(7 22 10 5 79 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Croatia	113	123	v	v		113	v		v		Ū		
[0 - 3M [3M - 1Y [Greece													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Italy	0 1 0 0 0 0	0 17 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 17 0 0 0 0 0	0 0 0 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 Total	Latvia													



General governments exposures by country of the counterparty

		MDB Group Limited As of 31/12/2022												
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					No. delegate			2		Dark at		Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		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	exposure amount
[0 - 3M [Lithuania													
[0 - 3m] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y	Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [15Y - 10Y	Malta													
[0 - 3M [Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Poland													
Total [0 - 3M [Portugal													
[3M - 1Y 1Y - 2Y 2Y - 3Y	Romania													
137 - 571 157 - 1071 1007 - more Total 0 - 3M1 13M - 171 117 - 271 127 - 371 137 - 571 107 - more Total	Slovakia													
Total To - 3M T3M - 1Y T1Y - 2Y T2Y - 3Y T3Y - 5Y T5Y - 10Y T10Y - more	Slovenia													



General governments exposures by country of the counterparty

		As of 31/12/2022												
						Direc	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet 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 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 11Y - more Total	Spain													
[0 - 3M [Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
Total Tota	Liechtenstein													
Total	Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

		As of 31/12/2022												
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
					Non-derivative financial as	sate by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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		Non-delivative illiancial as	sees by accounting portions		Delivatives with pos	inversit value	Delivatives mur	negative fail value			Risk weighted exposure amount
			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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [3M - 1Y [[1Y - 2Y [2Y - 3Y [3Y - 5Y	Other advanced economies non EEA													
15Y - 10Y 10Y - more	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[37 - 5Y] [5Y - 10Y [10Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [Others	11	0 0 0 10 10 10 10 10 10 10 10 10 10 10 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 15 0 10 0 0 0	000000000000000000000000000000000000000						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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

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

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Custa and Merics, Surfamente, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Penu, S. Kitts and Nevis, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua And Tobago, Uniqua, Venezuela, Artiqua And Tobago, Uniqua,

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

(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.



General governments exposures by country of the counterparty

			MDB Group Limited												
							As of 30/06/2023								
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet		
												Off-balance sl	neet exposures		
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0 - 3M [Austria	(0 6 0 0 0	0 0 0 0 0			0 6 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	
Total [0 - 3M [3M - 1Y [1	Belgium														
[0 - 3M [Bulgaria														
Total [0 - 3M [13M - 1Y [12Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Cyprus														
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Czech Republic														
10 - 3M 13M - 1Y 13Y - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Denmark														
Total Tota	Estonia														



General governments exposures by country of the counterparty

		MDB Group Limited												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial as	sets by accounting portfolion	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Finland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0	0 0 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 [Germany	0 10 5 66 14 0 0	0 10 5 66 14 0 9	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 10 5 66 14 0 0	0 0 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													
[3M - 1Y [Greece													
10Y - more	Hungary													
[3M - 1Y [Ireland													
10Y - more	Italy	6 10 0 0 0 0	6 10 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	((((((((((((((((((((6 10 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
To - 3M	Latvia											, and the second		



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 30/06/2023							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	,				Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet 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 [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
Total	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Poland													
Total	Portugal													
Total	Romania													
Total	Slovakia													
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Slovenia													



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 30/06/2023							
						Direc	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolic	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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	Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
Total	Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Liechtenstein													
Total	Norway													
[0 - 3M [Australia													
Total	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

			As of 30/06/2023												
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	nce sheet		
												Off-balance sh	neet exposures		
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	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 [Japan														
[0 - 3M [U.S.														
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	China														
Total	Switzerland														
[10Y - more	Other advanced economies non EEA														
[0 - 3M [Other Central and eastern Europe countries non EEA														
Total [0 - 3M [Middle East														
Total Tota	Latin America and the Caribbean														



General governments exposures by country of the counterparty

MDR Group Limited

			MIDR Group Limited											
							As of 30/06/2023	:						
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others	(((((((((((((((((((0 0 0 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 11 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				

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 conomic 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. (S) Residual countries not reported separatively 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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Custa and Merics, Surfamente, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Penu, S. Kitts and Nevis, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua And Tobago, Uniqua, Venezuela, Artiqua And Tobago, Uniqua,

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

- (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 nGMAP

Performing and non-performing exposures MDB Group Limited

					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nomi	nal amount		Accumulated imp	airment, accumulated n it risk and provisions ⁴	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	l amount		Accumulated imp	airment, accumulated n it risk and provisions	egative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	g ¹	On performing exposures ²	On non-perfor	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performin	o ^t	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min FIII)		and <=90 days		Of which: defaulted	Of which Stage 31			Of which Stage 3 ³			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³	
Cash balances at central banks and other demand deposits	33	17 0		0						297	0					0	0	0
Debt securities (including at amortised cost and fair value)	1.34									1.267						-	-	
Central banks	5,5.	0 0					-			-,		-				-		
General governments		18 0								177		-						
Credit institutions		55 0				,				507			1]				
Other financial corporations	5	75 0				,				577								
Non-financial corporations		12 0		0						12		-						
Loans and advances(including at amortised cost and fair value)	2.76	6 5		59 6	8 67	, ,	22	22	18	2,939		60	61	60	9	7	,	15
						_											_	
Central banks		0		u u						0				1				
General governments		0		0						0			l ,					
Credit institutions	2	77 0		0		0			0	254	0	0			0			0
Other financial corporations	2	51 0		16	6 15	4		5	0	253	0	34	3	4 34	3	5	5	0
Non-financial corporations	4	0		50 4	9 49	3	16	16	15	420	0	26	2	5 26	5	2	2	15
of which: small and medium-sized enterprises		35 0	:	16	6 16	0			15	107	0	16	1	5 16	6 0	0	0	15
of which: Loans collateralised by commercial immovable property		17 0		2	2 2	0			2	30	0	2	:	2	0	0	0	2
Households	1,8	19 5		3	3	0		0	2	2,013	8	1		1	0	0	0	1
				1														
of which: Loans collateralised by residential immovable property	1,8	18 5		3	3	0		0	2	2,012	8	1		1	0	0	۰	1
				1				1				_						
of which: Credit for consumption		3 0		0	9	0			0	4	0	0	·	1	۰	0	0	0
DEBT INSTRUMENTS other than HFT	4,44	13 5		59 6	8 67	8	22	22	18	4,504	8	60	61	60	9	7	7	15
OFF-BALANCE SHEET EXPOSURES	46			7	, ,					361								
OTT-DADANCE SHEET EXPOSORES		~	1	1	ή ,					361			1	1 -	1 *			ı "I

<sup>460 7 7 7 8 0 1 1 1 0 361 5 5 5 1 1 1 1

**</sup>The Part And Particis of some conformace accounses interest for the Substitute of the Substitut

Performing and non-performing exposures MDB Group Limited

				As of 31/03/2023							As of 30/06/2023				
		Gross carrying am	ount/ Nominal amount		Accumulated imparts of the control o	pairment, accumulated negative changes in fair dit risk and provisions ⁸	Collaterals and		Gross ca	rrying amount/ Nominal amount	Accumulated imp	pairment, accumulated no dit risk and provisions ⁶	gative changes in fair	Collaterals and	
		Of which performing but past due >30 days and <=90 days	Of which non-performing	Of which non-performing ¹		On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performin	a"	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
		and <=90 days	Of which: defaulted	Of which Stage 3 ⁸	exposures ²	Of which Stage 3 ⁸			and <=90 days	Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ³	
(min EUR) Cash balances at central banks and other demand deposits	41:							512				0			
Debt securities (including at amortised cost and fair value)	1,33							1,212						0	
Central banks	,,,,,							-,				-		-	0
General governments	17	2 0						12	7					0	0
Credit institutions	53	8 0	0 0					475	5 0	0		0	0	0	0
Other financial corporations	60	8 0	0 0					610	0	0		0	0	0	0
Non-financial corporations	1	2 0	0 0							0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	2,98	3 8	63 63	63	8	6 6	15	3,027	9	57 56	57	6	6	6	17
Central banks		0											0	0	0
		1		-	1	1 1			1		Ī	-	Ī	-	
General governments		0 0	0 0				0		0	0	0	0	0	0	0
Credit institutions	23	14 0	0 0	0		0 0	0	188	8 0	0	0	0	0	0	0
Other financial corporations	19	8 0	34 34	34	3	5 5	0	204	0	34 3	34	2	5	5	0
Non-financial corporations	42	3 0	29 28	29	5	2 2	15	414	0	22 2	. 22	3	1	1	15
of which: small and medium-sized enterprises	9	0	16 16	16		1 1	15	100	0	16 16	16	0	0	0	15
of which: Loans collateralised by commercial immovable property					l .			2			,				
or which: coats collectaised by commercia immovable property	ŕ		1 1		١ .	1 1	2	30		2	1		0		-
Households	2,12	9 8	,					2,221		2	,	,	0	0	
				-	1	1 1		-,			Ī	-	Ī	-	
of which: Loans collateralised by residential immovable property	2,12	8 8	1 1	1			1	2,22	9	2	2	1	0	0	1
					1										
of which: Credit for consumption		4 0	0 0	0			0			0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	4,72				Ι			4,751							47
			65	- 63	- ·					3, 36	37		•	•	
OFF-BALANCE SHEET EXPOSURES	38	7	4 4	4	1	1 1		430		1 1	1	0	•	0	0



Forborne exposures

Ī			As of 30	/09/2022			As of 31/12/2022									
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit 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)	0	0	0	0	0	o	0	0	0	0	0	0				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	170	51	20	16	19	16	108	27	4	2	21	15				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	44	1	2	0	0	0	33	1	1	0	0	0				
Non-financial corporations	122	49	18	16	15	15	70	25	3	2	16	15				
of which: small and medium-sized enterprises	15	15	0	0	15		16	15	0	0	16					
Households	4	1	0	0	4	1	5	1	0	0	5	0				
DEBT INSTRUMENTS other than HFT	170	51	20	16	19		108	27	4	2	21					
Loan commitments given	13	6	0	0	0	0	11	5	0	0	0	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0									

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

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

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

MDB Group Limited

			As of 31/	03/2023				As of 30/06/2023							
	Gross carrying a exposures with measures		Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ing amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for o forbearance me	nanges in fair edit risk and exposures with	Collateral and finance received on expension forbearance in	osures with			
(min EUR)	p exp fo	which non- erforming iosures with orbearance neasures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	re	Of which collateral and financial guarantees eceived on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	О	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)	86	29	4	2	21	15	85	39	4	2	22	16			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	13	1	1	0	0	0	31	18	1	1	0	0			
Non-financial corporations	67	28	3	2	16	15	48	21	2	1	16	15			
of which: small and medium-sized enterprises	16	15	0	0	16		16	15	0	0	16				
Households	6	0	0	0	6	0	6	0	0	0	6	0			
DEBT INSTRUMENTS other than HFT	86	29	4	2	21		85	39	4	2	22				
Loan commitments given	4	3	0	0	0	0	4	1	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice ³	0						0								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0								

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-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 enerally reported with a positive sign.

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.



2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading MDB Group Limited

Ī			AS OF 3	0/09/2022					AS 01 3	1/12/2022					AS OF 3	1/03/2023					0/06/2023		2023			
	Gross carr	ying amount				Accumulated	Gross carrying amount			Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated				
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair		Of which: non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative		
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
C Manufacturing	46	0	0	46	0	0	46	0	0	46	0	0	68	11	11	68	2	0	62	5	5	62	1	0		
D Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
F Construction	25	2	1	25	0	0	32	1	1	32	0	0	35	1	1	35	0	0	40	1	1	40	0	0		
G Wholesale and retail trade	22	0	0	22	0	0	21	0	0	21	0	0	39	2	2	39	1	0	38	0	0	38	1	0		
H Transport and storage	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0		
I Accommodation and food service activities	19	0	0	19	1	0	19	0	0	19	1	0	23	0	0	23	1	0	23	0	0	23	1	0		
3 Information and communication	48	0	0	48	1	0	49	0	0	49	1	0	41	0	0	41	1	0	41	0	0	41	1	0		
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
L Real estate activities	59	15	15	59	0	0	94	15	15	94	0	0	88	15	15	88	0	0	102	15	15	102	0	0		
M Professional, scientific and technical activities	84	0	0	84	0	0	84	0	0	84	1	0	76	0	0	76	0	0	68	0	0	68	0	0		
N Administrative and support service activities	71	33	33	71	17	0	40	10	10	40	2	0	12	0	0	12	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Q Human health services and social work activities	25	0	0	25	0	0	25	0	0	25	0	0	31	0	0	31	0	0	31	0	0	31	0	0		
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Loans and advances	409		40	400	10	0	420	26	25	420	- 6	1 .	423	20	20	423	- 6	,	414	22	21	414	4	0		

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.



2023 EU-wide Transparency Exercise Collateral valuation - Ioans and advances MDB Group Limited

			As of 30/09/2023	2				As of 31/12/2022					As of 31/03/202	5		As of 30/06/2023						
	Loans and advan					Loans and advance																
		Performing		Non-performing	Non-performing		Performing		Non-performing			Performing		Non-performing			Performing		Non-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 tha are not past due o past due <= 90 days		
Gross carrying amount	2,766	2,697	5	69	50	2,939	2,879	8	60	44	2,983	2,920	8	63	47	3,027	2,970	9	57	39		
Of which secured	1,930	1,912	5	18	1	2,151	2,135	8	15	0	2,264	2,249	8	15	0	2,373	2,356	9	17	0		
	1,875	1,857	5	18	1	2,150	2,135	8	15	0	2,263	2,248	8	15	0	2,372	2,355	9	17	0		
Of which instruments with LTV higher than 50% and lower or equal to 80%	400	393		7	0	481	473		7	0	493	485		7	0	557	550		8	0		
Of which instruments with LTV higher than 30% and lower or equal to 100%	1,215	1,213		2	0	1,310	1,310		0	0	1,324	1,323		0	0	1,396	1,395		0	0		
Of which instruments with LTV higher than 100%	107	106		1	0	116	116		0	0	124	123		0	0	129	128		0	0		
Accumulated impairment for secured assets	1	0	0	0	0	1	1	0	0	0	1	1	0	0	0	1	1	0	0	0		
Of which value capped at the value of exposure	1,929	1,911	5	18	1	2,150	2,135	8	15	0	2,263	2,248	8	15	0	2,372	2,355	9	17	0		
	1,928	1,911	5	18	1	2,149	2,134	8	15	0	2,262	2,247	8	15	0	2,371	2,354	9	17	0		
	323	296	0	26	11	277	249	0	28	1	264	235	0	29	1	456	428	0	28	1		
Of which immovable property	322	296	0	26	11	277	249	-1	28	1	264	235	-1	29	1	456	428	-1	28	1		
Financial guarantees received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Accumulated partial write-off	-6	0	0	-6	-6	-19	0	0	-19	-19	-19	0	0	-19	-19	-19	0	0	-19	-19		

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