

COVID-19  
related  
reporting  
and Pillar 3  
disclosures



E 00.01 – NATURE OF REPORT – FINREP COVID19

		Nature of Report
		0010
Accounting framework	0010	IFRS
Reporting Level	0020	CON

F 90.01 – OVERVIEW OF EBA-COMPLIANT MORATORIA (LEGISLATIVE AND NON-LEGISLATIVE)

		Number of obligors		Gross carrying amount			Residual maturity of moratoria							
		Of which: granted		Of which: granted			<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 12 months <= 18 months	> 18 months		
				Of which: legislative moratoria	Of which: subject to extended moratoria	Of which: expired								
		0010	0020	0030	0040	0050	0055	0060	0070	0080	0090	0100	0110	0120
EBA-compliant moratoria loans and advances	0010	1858	1858	1,001,767,767.1	1,001,767,767	0	0	881,514,663.5	79620481,32	19,647,772.51	17,153,866.42	1,244,299.49	1,587,097.46	999,586.4
of which: Households	0020				429,208,524.9	0	0	361,786,067.7	50113136,35	10,779,343.11	3,471,995.43	1,244,299.49	1,587,097.46	226,585.42
of which: Collateralised by residential immovable property	0030						0	316,156,625.1	48,637,194.03	10,666,712.47	3,451,366.21	1,244,299.49	1,381,448.08	202,387.51
of which: Non-financial corporations	0040				452,841,669.2	0	0	418,021,100	12,793,837.99	8,520,731.99	13,033,474.03	0	0	472,525.18
of which: Small and medium-sized enterprises	0050				346,442,194.2	0	0	336,682,113.9	6,233,349.15	2,520,731.99	533,474.03	0	0	472,525.18
of which: Collateralised by commercial immovable property	0060				151,269,313.9	0	0	147,864,646.2	754,794.37	2,116,399.35	533,474.03	0	0	0

F 90.02 – OVERVIEW OF OTHER COVID-19-RELATED FORBEARANCE MEASURES

	Number of obligors					Gross carrying amount							
	Of which: granted					Of which: granted							
		0010	0020	0030	0040	0050	0055	Residual maturity of COVID-19-related forbearance measures (grace period/payment moratorium)					0110
								Of which: expired	Of which: with extended COVID-19-related forbearance measures	<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	
Other loans and advances with COVID-19 -related forbearance measures	0010	99	99	447,911,349.8	447,911,349.8	0	0	169,710,861.7	172,918,027.5	54,093,856.48	34,149,969.98	0	17,038,634.16
of which: Households	0020			25,484,978.71	0	0	20,076,380.94	2,593,159.14	1,011,426.77	970,425.87	0	833,585.99	
of which: Non-financial corporations	0030			392,362,994.5	0	0	130,898,621.8	170,324,868.4	53,082,429.71	22,102,026.4	0	15,955,048.17	

F 90.03 – OVERVIEW OF NEWLY ORIGINATED LOANS AND ADVANCES SUBJECT TO PUBLIC GUARANTEE SCHEMES IN THE CONTEXT OF THE COVID-19 CRISIS

	Number of obligors				Gross carrying amount				Payment received from the public guarantor during the period.	
	Of which: with called public guarantee				Of which: Residual maturity of public guarantee					
		0010	0020	0030	0040	0050	0060	0070		0080
Newly originated loans and advances subject to public guarantee schemes	0010	86	0	31,927,145.73	0	1,532,443.75	6,000,212.5	0	8,360,152.06	0
of which: Households	0020			35,000	0	0	0	0	0	0
of which: Non-financial corporations	0030			31,892,145.73	0	1,532,443.75	6,000,212.5	0	8,360,152.06	0

F 91.01.A – INFORMATION ON LOANS AND ADVANCES SUBJECT TO EBA-COMPLIANT MORATORIA (LEGISLATIVE AND NON-LEGISLATIVE)

		Gross carrying amount								
		Performing					Non-performing			
		Of which: grace period of capital and interest	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: grace period of capital and interest	Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past-due or past-due <= 90 days			
		0010	0020	0030	0040	0050	0060	0070	0080	0090
Loans and advances subject to EBA-compliant moratoria	0010	120,253,103.6	90,569,638.93	90,569,638.93	38,032,252.1	47,592,183	29,683,464.67	29,683,464.67	29,683,464.67	28,999,189.04
of which: Households	0020	67,422,457.26	65,267,027.58	65,267,027.58	16,416,578.43	25,381,228.1	2,155,429.68	2,155,429.68	2,155,429.68	1,953,042.17
of which: Collateralised by residential immovable property	0030	65,583,407.79	63,606,861.34	63,606,861.34	16,070,029.83	24,972,393.67	1,976,546.45	1,976,546.45	1,976,546.45	1,774,158.94
of which: Non-financial corporations	0040	34,820,569.19	7,940,707.41	7,940,707.41	5,910,904.71	6,506,185.94	26,879,861.78	26,879,861.78	26,879,861.78	26,551,658.43
of which: Small and medium-sized enterprises	0050	9,760,080.35	1,380,218.57	1,380,218.57	105,210.24	700,491.47	8,379,861.78	8,379,861.78	8,379,861.78	8,051,658.43
of which: Collateralised by commercial immovable property	0060	3,404,667.75	1,288,268.4	1,288,268.4	0	533,474.03	2,116,399.35	2,116,399.35	2,116,399.35	2,116,399.35

		Accumulated impairment, accumulated negative changes in fair value due to credit risk									Gross carrying amount	Economic loss
		Performing					Non-performing				Inflows to non-performing exposures	
		Of which: grace period of capital and interest	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: grace period of capital and interest	Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past-due or past-due <= 90 days					
		0100	0110	0120	0130	0140	0150	0160	0170	0180	0200	0210
Loans and advances subject to EBA-compliant moratoria	0010	-28,071,640.73	-1,407,846.063	-1,407,846.063	-1,127,351.421	-1,360,296.219	-26,663,794.67	-26,663,794.67	-26,663,794.67	-26,611,762.71	6,255,952.02	0
of which: Households	0020	-368,107.9796	-296,488.089	-296,488.089	-28,691.45836	-260,303.4094	-71,619.89062	-71,619.89062	-71,619.89062	-68,591.46529	255,952.02	0
of which: Collateralised by residential immovable property	0030	-323,788.1308	-286,414.0974	-286,414.0974	-21,504.49453	-252,215.5267	-37,374.03349	-37,374.03349	-37,374.03349	-34,345.60816	255,952.02	0
of which: Non-financial corporations	0040	-26,691,596.6	-186,403.1041	-186,403.1041	-174,659.5672	-175,992.4141	-26,505,193.49	-26,505,193.49	-26,505,193.49	-26,459,327.85	6,000,000	0
of which: Small and medium-sized enterprises	0050	-506,164.0848	-9,622.238852	-9,622.238852	-2,425.13485	-3,757.981708	-496,541.8459	-496,541.8459	-496,541.8459	-450,676.2	0	0
of which: Collateralised by commercial immovable property	0060	-46,890.97591	-5,494.057993	-5,494.057993	0	-947.6251371	-41,396.91792	-41,396.91792	-41,396.91792	-41,396.91792	0	0

F 91.01.B – INFORMATION ON LOANS AND ADVANCES SUBJECT TO EBA-COMPLIANT MORATORIA (LEGISLATIVE AND NON-LEGISLATIVE) (II)

		Maximum amount of the guarantee that can be considered	
		Public guarantee received in the context of the COVID-19 crisis	
		0190	
Loans and advances subject to EBA-compliant moratoria	0010		0
of which: Households	0020		0
of which: Collateralised by residential immovable property	0030		0
of which: Non-financial corporations	0040		0
of which: Small and medium-sized enterprises	0050		0
of which: Collateralised by commercial immovable property	0060		0

F 91.02 – INFORMATION ON OTHER LOANS AND ADVANCES SUBJECT TO COVID-19-RELATED FORBEARANCE MEASURES

		Gross carrying amount						
		Performing			Non-performing			
		Of which: grace period of capital and interest		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: grace period of capital and interest		Of which: unlikely to pay that are not past-due or past-due <= 90 days
		0010	0020	0030	0040	0050	0060	0070
Other loans and advances subject to COVID-19-related forbearance measures	0010	447,911,349.8	379,704,529.3	379,704,529.3	374,741,156.6	68,206,820.5	68,206,820.5	61,949,878.44
of which: Households	0020	25,484,978.71	16,380,437.85	16,380,437.85	11,922,571.3	9,104,540.86	9,104,540.86	9,104,540.86
of which: Non-financial corporations	0030	39,236,2994.5	335,508,793.9	335,508,793.9	335,003,287.7	56,854,200.64	56,854,200.64	50,597,258.58

		Accumulated impairment. accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
		Of which: grace period of capital and interest		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: grace period of capital and interest		Of which: unlikely to pay that are not past-due or past-due <= 90 days		
		0080	0090	0100	0110	0120	0130	0140	0150	0160
Other loans and advances subject to COVID-19-related forbearance measures	0010	-107,876,910.5	-14,041,995.67	-14,041,995.67	-14,041,995.67	-93,834,914.82	-93,834,914.82	-89,859,055.84	0	51,202,107.56
of which: Households	0020	-110,828.6005	-30,273.42602	-30,273.42602	-30,273.42602	-80,555.17444	-80,555.17444	-80,555.17444	0	382.98
of which: Non-financial corporations	0030	-107,535,313.4	-13,780,953.74	-13,780,953.74	-13,780,953.74	-93,754,359.64	-93,754,359.64	-89,778,500.67	0	51,201,724.58

F 91.03.A – LOANS AND ADVANCES WITH EXPIRED EBA-COMPLIANT MORATORIA (LEGISLATIVE AND NON-LEGISLATIVE) (I)

		Gross carrying amount						
		Performing			Non-performing			
		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures		Of which: unlikely to pay that are not past-due or past-due <= 90 days	
		0010	0020	0030	0040	0050	0060	0070
Loans and advances with expired EBA-compliant moratoria	0010	881,514,663.5	784,683,940.6	189,588,602.9	302,904,344.1	96,830,722.92	94,630,326.87	92,653,855.6
of which: Households	0020	361,786,067.7	322,024,554.9	125,205,392.2	161,580,124.9	39,761,512.73	38,608,883.69	37,656,615.64
of which: Collateralised by residential immovable property	0030	316,156,625.1	278,201,807.3	116,005,601.2	147,963,364.2	37,954,817.89	36,863,949.98	35,849,920.8
of which: Non-financial corporations	0040	418,021,100	387,850,501.6	46,870,863.15	110,916,057.7	30,170,598.38	29,136,581.8	29,858,455.41
of which: Small and medium-sized enterprises	0050	336,682,113.9	306,656,037.6	44,111,511.62	95,036,431.83	30,026,076.28	28,992,059.7	29,713,933.31
of which: Collateralised by commercial immovable property	0060	147,864,646.2	134,438,864.3	13,469,819.8	25,610,999.96	13,425,781.85	13,330,312.43	13,425,781.85

		Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount	Economic loss	
		Performing			Non-performing			Inflows to non-performing exposures		
		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past-due or past-due <= 90 days				
		0080	0090	0100	0110	0120	0130	0140	0160	0170
Loans and advances with expired EBA-compliant moratoria	0010	-11,224,335.8	-7,512,843.178	0	0	-3,711,492.621	-3,627,859.721	-3,612,342.595	1,975,405.44	0
of which: Households	0020	-1,626,030.486	-1,153,701.833	0	0	-472,328.6534	-466,225.0052	-444,468.3829	1,512,744.35	0
of which: Collateralised by residential immovable property	0030	-1,152,939.685	-797,447.6624	0	0	-355,492.0225	-349,820.0143	-327,631.752	1,512,744.35	0
of which: Non-financial corporations	0040	-9,065,815.701	-6,092,539.805	0	0	-2,973,275.896	-2,895,843.617	-2,936,328.296	462,661.09	0
of which: Small and medium-sized enterprises	0050	-8,212,976.63	-5,270,641.425	0	0	-2,942,335.205	-2,864,902.927	-2,905,387.606	462,661.09	0
of which: Collateralised by commercial immovable property	0060	-1,914,366.952	-1,724,496.957	0	0	-189,869.9951	-189,869.9951	-189,869.9951	0	0

F 91.03.B - LOANS AND ADVANCES WITH EXPIRED EBA-COMPLIANT MORATORIA (LEGISLATIVE AND NON-LEGISLATIVE) (II)

		Maximum amount of the guarantee that can be considered
		Public guarantee received in the context of the COVID-19 crisis
		0150
Loans and advances with expired EBA-compliant moratoria	0010	0
of which: Households	0020	0
of which: Collateralised by residential immovable property	0030	0
of which: Non-financial corporations	0040	0
of which: Small and medium-sized enterprises	0050	0
of which: Collateralised by commercial immovable property	0060	0

F 91.04 - OTHER LOANS AND ADVANCES WITH EXPIRED COVID-19-RELATED FORBEARANCE MEASURES (GRACE PERIOD/PAYMENT MORATORIUM)

	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk				Maximum amount of the guarantee that can be considered	Gross carrying amount		
	Performing			Non-performing			Performing		Non-performing				Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: unlikely to pay that are not past-due or past-due <= 90 days			Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: unlikely to pay that are not past-due or past-due <= 90 days				
	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120		
Other loans and advances with expired COVID-19-related forbearance measures (grace period/payment moratorium)	0010	0	0	0	0	0	0	0	0	0	0	0		
of which: Households	0020	0	0	0	0	0	0	0	0	0	0	0		
of which: Non-financial corporations	0030	0	0	0	0	0	0	0	0	0	0	0		

F 91.05.A – INFORMATION ON NEWLY ORIGINATED LOANS AND ADVANCES SUBJECT TO PUBLIC GUARANTEE SCHEMES IN THE CONTEXT OF THE COVID-19 CRISIS (I)

		Gross carrying amount						
		Performing				Non-performing		
		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures		Of which: unlikely to pay that are not past-due or past-due <= 90 days
		0010	0020	0030	0040	0050	0060	0070
Newly originated loans and advances subject to public guarantee schemes	0010	31,927,145.73	30,067,018.23	607,225	1,510,634.37	1,860,127.5	0	1,860,127.5
of which: Households	0020	35,000	35,000			0		
of which: Collateralised by residential immovable property	0030	0	0			0		
of which: Non-financial corporations	0040	31,892,145.73	30,032,018.23	607,225	1,510,634.37	1,860,127.5	0	1,860,127.5
of which: Small and medium-sized enterprises	0050	4,433,813.85	4,154,686.35			279,127.5		
of which: Collateralised by commercial immovable property	0060	0	0			0		

		Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount	Inflows linked to new lending	
		Performing			Non-performing			Inflows to non-performing exposures		
		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures		Of which: unlikely to pay that are not past-due or past-due <= 90 days			
		0080	0090	0100	0110	0120	0130	0140	0160	0170
Newly originated loans and advances subject to public guarantee schemes	0010	-118,873.6304	-25,336.60722	-403.5006289	-4,783.02322	-93,537.02321	0	-93,537.02321	0	31,927,145.73
of which: Households	0020	-26.0246362	-26.0246362			0			0	
of which: Collateralised by residential immovable property	0030	0	0			0			0	
of which: Non-financial corporations	0040	-118,847.6058	-25,310.58258	-403.5006289	-4,783.02322	-93,537.02321	0	-93,537.02321	0	31,892,145.73
of which: Small and medium-sized enterprises	0050	-19,561.35352	-5,512.637756			-14,048.71576			0	
of which: Collateralised by commercial immovable property	0060	0	0			0			0	



F 91.05.B - INFORMATION ON NEWLY ORIGINATED LOANS AND ADVANCES SUBJECT TO PUBLIC GUARANTEE SCHEMES IN THE CONTEXT OF THE COVID-19 CRISIS (II)

		Maximum amount of the guarantee that can be considered Public guarantee received in the context of the COVID-19 crisis
		0150
Newly originated loans and advances subject to public guarantee schemes	0010	27488081,88
of which: Households	0020	
of which: Collateralised by residential immovable property	0030	
of which: Non-financial corporations	0040	27458331,88
of which: Small and medium-sized enterprises	0050	
of which: Collateralised by commercial immovable property	0060	

F 92.01 - MEASURES APPLIED IN RESPONSE TO THE COVID-19 CRISIS: BREAKDOWN BY NACE CODES

		Non-financial corporations			
		Gross carrying amount			Maximum amount of the guarantee that can be considered
		Loans and advances subject to EBA- compliant moratoria	Other loans and advances subject to COVID-19-related forbearance measures	Newly originated loans and advances subject to public guarantee schemes in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis
		0010	0020	0030	0040
A Agriculture, forestry and fishing	0010	0	0	0	0
B Mining and quarrying	0020	0	0	0	0
C Manufacturing	0030	18,561,807.2	49,077,681.58	1,413,267.77	1,265,087.5
D Electricity, gas, steam and air conditioning supply	0040	0	247,119.2	0	0
E Water supply	0050	0	0	0	0
F Construction	0060	1,434,521.47	2,035,572.1	6,457,447.48	5,478,024.56
G Wholesale and retail trade	0070	577,735.42	302,152.78	19,394,849.93	16,600,863.5
H Transport and storage	0080	0	956,964.84	648,487.5	569,500
I Accommodation and food service activities	0090	980,876.71	203,881,283.2	1,183,312.57	1,080,095.07
J Information and communication	0100	0	12,165,260.76	301,168.75	286,168.75
K Financial and insurance activities	0105	5,805,694.47	58,589,169.92	0	0
L Real estate activities	0110	5,908,743.21	420,654.63	0	0
M Professional, scientific and technical activities	0120	0	44,057,647.14	409,604.5	359,055
N Administrative and support service activities	0130	404,332.64	19,896,989.89	1,588,007.23	1,397,937.5
O Public administration and defence, compulsory social security	0140	0	0	0	0
P Education	0150	0	0	450,000	382,500
Q Human health services and social work activities	0160	0	0	0	0
R Arts, entertainment and recreation	0170	1,146,858.07	732,498.4559	0	0
S Other services	0180	0	0	46,000	39,100
<b>TOTAL</b>	<b>0190</b>	<b>34,820,569.19</b>	<b>392,362,994.5</b>	<b>31,892,145.73</b>	<b>27,458,331.88</b>

F 93.01 – INTEREST INCOME AND FEE AND COMMISSION INCOME FROM LOANS AND ADVANCES SUBJECT TO COVID-19-RELATED MEASURES

		Current period	Planned position at accounting year-end	Comment
		0010	0020	0030
Interest income from loans and advances subject to COVID-19-related measures	0010			
Fee and commission income from loans and advances subject to COVID-19-related measures	0020			

F 93.02.A – PRUDENTIAL INFORMATION ON LOANS AND ADVANCES SUBJECT TO PUBLIC GUARANTEE SCHEMES IN THE CONTEXT OF THE COVID-19 CRISIS (I)

		Amount	Planned position at year-end
		0010	0020
Exposure value of loans and advances under non-expired public guarantee schemes in the context of the COVID-19 crisis	0010	36,361,615.96	
Of which: loans and advances where the guarantees qualify as eligible collateral for credit risk mitigation purposes according to the CRR	0020	30,021,001.75	
Risk-weighted exposure amount of those loans and advances	0030	0	
Of which: loans and advances restructured to apply those guarantees	0040	0	
Risk-weighted exposure amount of those loans and advances (before restructuring)	0050	0	
Risk-weighted exposure amount associated to those loans and advances	0060	2,351,351.468	
Exposure value of loans and advances under expired public guarantee schemes in the context of the COVID-19 crisis	0070	0	
Risk-weighted exposure amount of those loans and advances	0080	0	

F 93.02.B – PRUDENTIAL INFORMATION ON LOANS AND ADVANCES SUBJECT TO PUBLIC GUARANTEE SCHEMES IN THE CONTEXT OF THE COVID-19 CRISIS (II)

			Comment
			0030
Exposure value of loans and advances under non-expired public guarantee schemes in the context of the COVID-19 crisis	0010		
Of which: loans and advances where the guarantees qualify as eligible collateral for credit risk mitigation purposes according to the CRR	0020		
Risk-weighted exposure amount of those loans and advances	0030		
Of which: loans and advances restructured to apply those guarantees	0040		
Risk-weighted exposure amount of those loans and advances (before restructuring)	0050		
Risk-weighted exposure amount associated to those loans and advances	0060		
Exposure value of loans and advances under expired public guarantee schemes in the context of the COVID-19 crisis	0070		
Risk-weighted exposure amount of those loans and advances	0080		