

COVID-19
reporting :
22Q4



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		
	0010	0020	0030	0040	0050	0055	0060	0070	0080	0090	0100	0110	0120	
EBA-compliant moratoria loans and advances	0010	781	781	402,995,605.3	402,995,605.3	0	0	402,995,605.3	0	0	0	0	0	0
of which: Households	0020			128,314,302.7	0	0	128,314,302.7	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	0030			100,405,241.2	0	0	100,405,241.2	0	0	0	0	0	0	0
of which: Non-financial corporations	0040			237,043,257.9	0	0	237,043,257.9	0	0	0	0	0	0	0
of which: Small and medium-sized enterprises	0050			176,823,300.7	0	0	176,823,300.7	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	0060			98,825,438.46	0	0	98,825,438.46	0	0	0	0	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	Of which: expired	Of which: with extended COVID-19-related forbearance measures	Residual maturity of COVID-19-related forbearance measures (grace period/payment moratorium)					
									<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 12 months <= 18 months	> 18 months
	0010	0020	0030	0040	0050	0055	0060	0070	0080	0090	0100	0110		
Other loans and advances with COVID-19-related forbearance measures	0010	252	252	445,340,526.7	445,340,526.7	5,631,597.84	0	328,763,518.1	29,977,631.23	18,199,367.26	3,489,908.52	21,213,645.93	38,064,857.85	
of which: Households	0020			73,453,533.84		206.59	0	62,939,610.81	7,531,902.13	365,893.64	724,708.09	237,709.59	1,653,502.99	
of which: Non-financial corporations	0030			291,469,632.1		5,631,391.25	0	248,745,641.7	20,974,498.53	5,062,000.49	51,698.92	10,780,546.72	223,854.47	

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	Of which: with called public guarantee	Of which: Residual maturity of public guarantee			
							<= 6 months	> 6 months <= 12 months		> 1 year <= 2 year
	0010	0020	0030	0040	0050	0060	0070	0080	0090	
Newly originated loans and advances subject to public guarantee schemes	0010	96	0	29,254,446.5	0	937,288.5	296,250	1,815,625	25,905,283	0
of which: Households	0020			106,328.69	0	0	0	0	106,328.69	0
of which: Non-financial corporations	0030			28,999,717.81	0	937,288.5	296,250	1,815,625	25,650,554.31	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	0	0	0	0	0	0	0	0	0	0		
of which: Households	0020	0	0	0	0	0	0	0	0	0	0		
of which: Collateralised by residential immovable property	0030	0	0	0	0	0	0	0	0	0	0		
of which: Non-financial corporations	0040	0	0	0	0	0	0	0	0	0	0		
of which: Small and medium-sized enterprises	0050	0	0	0	0	0	0	0	0	0	0		
of which: Collateralised by commercial immovable property	0060	0	0	0	0	0	0	0	0	0	0		
	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	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: Collateralised by residential immovable property	0030	0	0	0	0	0	0	0	0	0	0	0	
of which: Non-financial corporations	0040	0	0	0	0	0	0	0	0	0	0	0	
of which: Small and medium-sized enterprises	0050	0	0	0	0	0	0	0	0	0	0	0	
of which: Collateralised by commercial immovable property	0060	0	0	0	0	0	0	0	0	0	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	439,708,928.9	271,541,647.8	271,541,647.8	271,541,647.8	168,167,281.1	168,167,281.1	143,868,632.5
of which: Households	0020	73,453,327.25	46,528,965.42	46,528,965.42	46,528,965.42	26,924,361.83	26,924,361.83	24,004,733.93
of which: Non-financial corporations	0030	285,838,240.8	206,640,782.2	206,640,782.2	206,640,782.2	79,197,458.59	79,197,458.59	77,657,513.05

		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	-25,264,636.15	-9,597,499.749	-9,597,499.749	-9,597,499.749	-15,667,136.41	-15,667,136.41	-14,923,897.98	0	38,913,545.17
of which: Households	0020	-118,029.808	-13,934.31455	-13,934.31455	-13,934.31455	-104,095.4935	-104,095.4935	-94,822.84928	0	840,918.59
of which: Non-financial corporations	0030	-24,849,248.17	-9,583,006.274	-9,583,006.274	-9,583,006.274	-15,266,241.89	-15,266,241.89	-14,595,020.86	0	2,894,681.08

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	402,995,605.3	393,086,937.7	17,857,506.88	90,130,882.89	9,908,667.65	9,221,756.98	9,253,738.65	
of which: Households	0020	128,314,302.7	127,203,947.2	3,237,187.56	30,711,536.16	1,110,355.49	1,075,339.02	1,110,355.49	
of which: Collateralised by residential immovable property	0030	100,405,241.2	99,294,885.71	3,237,187.56	23,760,464.89	1,110,355.49	1,075,339.02	1,110,355.49	
of which: Non-financial corporations	0040	237,043,257.9	228,423,201.5	14,328,165.35	50,903,828.44	8,620,056.43	7,983,107.94	8,143,383.16	
of which: Small and medium-sized enterprises	0050	176,823,300.7	168,203,244.3	14,328,165.35	50,903,828.44	8,620,056.43	7,983,107.94	8,143,383.16	
of which: Collateralised by commercial immovable property	0060	98,825,438.46	96,492,850.72	10,178,256.02	22,974,463.41	2,332,587.74	2,332,587.74	2,332,587.74	

		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	-4,687,318.707	-4,400,105.646	0	0	-287,213.0607	-166,602.7445	-97,278.43611	141,868.99	0
of which: Households	0020	-324,703.9502	-319,778.3551	0	0	-4,925.595111	-4,845.727562	-4,925.595111	0	0
of which: Collateralised by residential immovable property	0030	-15,904.66724	-10,979.07213	0	0	-4,925.595111	-4,845.727562	-4,925.595111	0	0
of which: Non-financial corporations	0040	-4,351,354.453	-4,069,066.987	0	0	-282,287.4656	-161,757.017	-92,352.841	141,868.99	0
of which: Small and medium-sized enterprises	0050	-3,012,397.958	-2,730,110.493	0	0	-282,287.4656	-161,757.017	-92,352.841	141,868.99	0
of which: Collateralised by commercial immovable property	0060	-2061,339.362	-2,049,358.658	0	0	-11,980.70458	-11,980.70458	-11,980.70458	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					
	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100			0110
Other loans and advances with expired COVID-19-related forbearance measures (grace period/payment moratorium)	0010	5,631,597.84	196,989.51	196,989.51	5,434,608.33	206.59	-4,949,826.994	-6,155.272729	-6,155.272729	-4,943,671.722	-143,671.7215	0	0
of which: Households	0020	206.59	0	0	206.59	206.59	-109.0470488	0	0	-109.0470488	-109.0470488	0	0
of which: Non-financial corporations	0030	5,631,391.25	196,989.51	196,989.51	5,434,401.74	0	-4,949,717.947	-6,155.272729	-6,155.272729	-4,943,562.674	-143,562.6745	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	29,254,446.5	19,069,068.27	595,000	6,723,584.25	10,185,378.23	0	8,536,828.69
of which: Households	0020	106,328.69	58,750			47,578.69		
of which: Collateralised by residential immovable property	0030	0	0			0		
of which: Non-financial corporations	0040	28,999,717.81	18,861,918.27	595,000	6,723,584.25	10,137,799.54	0	8,489,250
of which: Small and medium-sized enterprises	0050	442,090	347,249			94,841		
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	-1,467,732.149	-8,427.576313	-379.1036028	-4,897.840362	-1,459,304.573	0	-1,253,169.673	0	29,254,446.5
of which: Households	0020	-1,716.385007	-27.1560948			-1,689.228913			0	
of which: Collateralised by residential immovable property	0030	0	0		0				0	
of which: Non-financial corporations	0040	-1,465,693.034	-8,077.689717	-379.1036028	-4,897.840362	-1,457,615.344	0	-1,251,480.444	0	28,999,717.81
of which: Small and medium-sized enterprises	0050	-26,297.98694	-49.33693535			-26,248.65			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	28,810,356.5
of which: Households	0020	
of which: Collateralised by residential immovable property	0030	
of which: Non-financial corporations	0040	28,557,627.81
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	328,319.02	0	0
B Mining and quarrying	0020	0	0	0	0
C Manufacturing	0030	0	13,808,435.15	7,532,850	7,532,850
D Electricity, gas, steam and air conditioning supply	0040	0	5,000,000	0	0
E Water supply	0050	0	0	0	0
F Construction	0060	0	41,489,452.86	8,622,050.94	8,362,060.94
G Wholesale and retail trade	0070	0	563,348.89	7,556,746.87	7,432,996.87
H Transport and storage	0080	0	8,396,794.09	357,888.5	320,388.5
I Accommodation and food service activities	0090	0	156,938,922.2	2,964,372	2,959,522
J Information and communication	0100	0	2,283,532.72	70,000	70,000
K Financial and insurance activities	0105	0	26,230,704.62	0	0
L Real estate activities	0110	0	15,300,659.85		0
M Professional, scientific and technical activities	0120	0	2,963,944.91	492,498.5	476,498.5
N Administrative and support service activities	0130	0	1,1069,497.22	1,082,564	1,082,564
O Public administration and defence, compulsory social security	0140	0	0	0	0
P Education	0150	0	0	314,997	314,997
Q Human health services and social work activities	0160	0	0	0	0
R Arts, entertainment and recreation	0170	0	1,440,651.06	0	0
S Other services	0180	0	23,978.27	5,750	5,750
TOTAL	0190	0	285,838,240.8	28,999,717.81	28,557,627.81

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	27,896,153.57	
Of which: loans and advances where the guarantees qualify as eligible collateral for credit risk mitigation purposes according to the CRR	0020	27,652,679.57	
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	234,966.885	
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	