

COVID-19
reporting :
22Q1



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	933	933	476,007,946.1	476,007,946.1	0	0	476,007,946.1	0	0	0	0	0	0
of which: Households	0020			143,440,017.7	143,440,017.7	0	0	143,440,017.7	0	0	0	0	0	0
of which: Collateralised by residential immovable property	0030			113,175,901.3	113,175,901.3	0	0	113,175,901.3	0	0	0	0	0	0
of which: Non-financial corporations	0040			287,155,361.4	287,155,361.4	0	0	287,155,361.4	0	0	0	0	0	0
of which: Small and medium-sized enterprises	0050			214,967,889.7	214,967,889.7	0	0	214,967,889.7	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	0060			113,633,081.6	113,633,081.6	0	0	113,633,081.6	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	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	551	551	665,029,116.5	665,029,116.5	10,205,190.93	0	338,023,505.6	38,843,370.67	654,534.41	16,783,885.09	1,267,995.64	259,250,634.1
of which: Households	0020			171,506,859	41,372.42		0	11,045,911.92	29,289.6	6,025.17	1,510,364.61	142,572.18	158,731,323.1
of which: Non-financial corporations	0030			395,835,375.4	9,163,819.44		0	270,309,089.8	38,814,081.07	648,509.24	7,966,245.72	934,035.3	67,999,594.76

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: with called public guarantee					
		0010	0020	0030	0040	Of which: Residual maturity of public guarantee				
						<= 6 months	> 6 months <= 12 months	> 1 year <= 2 year		> 2 year <= 5 year
Newly originated loans and advances subject to public guarantee schemes	0010	102	0	36,448,973.8	0	360,000	351,238.06	5,503,427.5	25,490,115.31	0
of which: Households	0020			124,503.69	0	0	0	0	84,503.69	0
of which: Non-financial corporations	0030			36,144,270.11	0	360,000	351,238.06	5,503,427.5	25,225,411.62	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
of which: Households	0020	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
of which: Non-financial corporations	0040	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
of which: Collateralised by commercial immovable property	0060	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	654,823,925.6	497,626,048.2	497,626,048.2	497,626,048.2	157,197,877.4	157,197,877.4	143,838,011.3
of which: Households	0020	171,465,486.6	137,382,583.8	137,382,583.8	137,382,583.8	34,082,902.73	34,082,902.73	32,175,215.52
of which: Non-financial corporations	0030	386,671,555.9	291,909,999.1	291,909,999.1	291,909,999.1	94,761,556.85	94,761,556.85	91,757,645.13

		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	-50,529,230.45	-13,849,556.39	-13,849,556.39	-13,849,556.39	-36,679,674.05	-36,679,674.05	-35,223,395.78	0	12,637,846.04
of which: Households	0020	-218,206.5414	-25,697.63928	-25,697.63928	-25,697.63928	-192,508.9021	-192,508.9021	-187,577.1722	0	2,926,135.48
of which: Non-financial corporations	0030	-44,402,505.75	-12,975,550.87	-12,975,550.87	-12,975,550.87	-31,426,954.88	-31,426,954.88	-29,978,249.77	0	9,711,710.56

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	476,007,946.1	462,692,942.9	65,437,792.44	137,135,381.9	13,315,003.26	12,776,886.39	12,837,279.89
of which: Households	0020	143,440,017.7	139,911,519.8	11,752,693.72	38,767,274.13	3,528,497.9	3,251,847.51	3,528,497.9
of which: Collateralised by residential immovable property	0030	113,175,901.3	109,647,403.4	9,369,286.3	29,187,064.65	3,528,497.9	3,251,847.51	3,528,497.9
of which: Non-financial corporations	0040	287,155,361.4	278,357,880.5	49,029,030.81	83,870,730.92	8,797,480.97	8,550,567.6	8,493,550.81
of which: Small and medium-sized enterprises	0050	214,967,889.7	206,170,408.8	45,141,935.43	76,137,842.3	8,797,480.97	8,550,567.6	8,493,550.81
of which: Collateralised by commercial immovable property	0060	113,633,081.6	112,196,132.7	21,499,333.15	36,611,648.98	1,436,948.88	1,436,948.88	1,436,948.88

		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	-5,838,478.615	-5,530,632.057	0	0	-307,846.5586	-237,847.2478	-212,193.5686	483,124.43	0
of which: Households	0020	-347,140.1693	-335,983.3037	0	0	-11,156.86567	-11,027.98665	-11,156.86567	424,825.62	0
of which: Collateralised by residential immovable property	0030	-18,439.18235	-7,282.316688	0	0	-11,156.86567	-11,027.98665	-11,156.86567	424,825.62	0
of which: Non-financial corporations	0040	-5,349,490.958	-5,054,370.088	0	0	-295,120.8705	-225,250.4387	-199,467.8805	58,298.81	0
of which: Small and medium-sized enterprises	0050	-4,064,100.264	-3,768,979.393	0	0	-295,120.8705	-225,250.4387	-199,467.8805	58,298.81	0
of which: Collateralised by commercial immovable property	0060	-1,665,616.65	-1,655,373.948	0	0	-10,242.70144	-10,242.70144	-10,242.70144	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	10,205,190.93	669,377.41	669,377.41	9,535,813.52	1,812,318.7	-6,820,200.435	-11,000.13315	-11,000.13315	-6,809,200.301	-667,021.469	0	0
of which: Households	0020	41,372.42	0	0	41,372.42	41,372.42	-107.1458196	0	0	-107.1458196	-107.1458196	0	0
of which: Non-financial corporations	0030	9,163,819.44	669,377.41	669,377.41	8,494,442.03	770,947.21	-6,820,093.289	-11,000.13315	-11,000.13315	-6,809,093.156	-666,914.3232	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	36,448,973.8	26,918,979.11	722,500	10,872,720.87	9,529,994.69	0	9,429,994.69
of which: Households	0020	124,503.69	68,000			56,503.69		
of which: Collateralised by residential immovable property	0030	0	0			0		
of which: Non-financial corporations	0040	36,144,270.11	26,670,779.11	722,500	10,872,720.87	9,473,491	0	9,373,491
of which: Small and medium-sized enterprises	0050	1,631,395.39	1,485,654.39			145,741		
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	-1,249,957.532	-12,160.03994	-352.3934076	-7,626.675773	-1,237,797.492	0	-1,237,797.492	0	36,448,973.8
of which: Households	0020	-2,028.650861	-22.6914785			-2,005.959382			0	
of which: Collateralised by residential immovable property	0030	0	0			0			0	
of which: Non-financial corporations	0040	-1,247,676.435	-11,884.90269	-352.3934076	-7,626.675773	-1,235,791.532	0	-1,235,791.532	0	36,144,270.11
of which: Small and medium-sized enterprises	0050	-2,897.164473	-364.4521653			-2,532.712308			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	33,955,649.72
of which: Households	0020	
of which: Collateralised by residential immovable property	0030	
of which: Non-financial corporations	0040	33,662,874.72
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	0	50,823,858.55	8,975,100	8,125,100
D Electricity, gas, steam and air conditioning supply	0040	0	0	0	0
E Water supply	0050	0	0	0	0
F Construction	0060	0	34,461,616.51	10,220,388.11	9,078,522.11
G Wholesale and retail trade	0070	0	1,041,407.72	10,192,289.45	10,020,829.93
H Transport and storage	0080	0	7,628,454.996	551,238.5	499,363.5
I Accommodation and food service activities	0090	0	165,004,922.3	3,573,039.5	3,394,889.5
J Information and communication	0100	0	8,067,100.76	145,255	145,255
K Financial and insurance activities	0105	0	40,849,781.23	0	0
L Real estate activities	0110	0	19,028,494.27	0	0
M Professional, scientific and technical activities	0120	0	45,603,357.74	550,136	503,499.5
N Administrative and support service activities	0130	0	12,340,499.1	1,531,326.55	1,489,918.18
O Public administration and defence, compulsory social security	0140	0	0	0	0
P Education	0150	0	0	382,497	382,497
Q Human health services and social work activities	0160	0	0	0	0
R Arts, entertainment and recreation	0170	0	1,751,552.17	0	0
S Other services	0180	0	70,510.61	23,000	23,000
TOTAL	0190	0	386,671,555.9	36,144,270.11	33,662,874.72

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	36,467,482.53	
Of which: loans and advances where the guarantees qualify as eligible collateral for credit risk mitigation purposes according to the CRR	0020	33,857,784.78	
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	630,380.7006	
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		