

2021 EU-wide Stress Test

Bank Name	Nykredit Realkredit
LEI Code	LIU16F6VZJSD6UKHD557
Country Code	DK



2021 EU-wide Stress Test: Summary

			Nykredit Realkredit					
		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	Row Num (mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	1 Net interest income	1,518	1,574	1,563	1,555	1,557	1,509	1,470
2	2 Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	58	0	0	0	-119	0	0
3	3 Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-52	-277	-110	-137	-1,863	-931	-508
4	4 Profit or (-) loss for the year	762	538	642	610	-1,011	11	282
5	5 Coverage ratio: non-performing exposure (%)	16.60%	19.93%	19.23%	18.78%	25.76%	25.30%	25.16%
6	6 Common Equity Tier 1 capital	10,920	11,165	11,414	11,560	9,366	9,234	9,401
7	7 Total Risk exposure amount (all transitional adjustments included)	54,003	54,003	54,003	54,003	58,598	67,129	67,566
8	8 Common Equity Tier 1 ratio, %	20.22%	20.67%	21.14%	21.41%	15.98%	13.76%	13.91%
9	9 Fully loaded Common Equity Tier 1 ratio, %	20.22%	20.67%	21.14%	21.41%	15.98%	13.76%	13.91%
1	10 Tier 1 capital	11,416	11,661	11,910	12,056	9,862	9,730	9,897
1	11 Total leverage ratio exposures	235,542	235,542	235,542	235,542	235,542	235,542	235,542
1	12 Leverage ratio, %	4.85%	4.95%	5.06%	5.12%	4.19%	4.13%	4.20%
1	13 Fully loaded leverage ratio, %	4.85%	4.95%	5.06%	5.12%	4.19%	4.13%	4.20%
			Memoran	dum items				
1	14 Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
1	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		1,100	1,100	1,100	1,100	1,100	1,100
1	16 Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	No

18

New definition of default?

No



	Nykiedit Kealkiedit	_															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Expos	ure values			Risk expos	ure amounts								
			A-IF	RB	F-	-IRB	A-II	RB	F-1	IRB	Stage 1 exposure Stag	ue 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
		(mln EUR,%)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks		0		0 () (0 0	C) 0		0 0	ſ	ס נ	, 0	(י	0 -
	Central governments		0		0 () (0 0	C	0 0		0 0	<u>ر</u>	<u>٥</u>	, 0	۲ ر	<u>،</u>	0 -
	Institutions		0		0 () (0 0	C	0 0		0 0	<u>ر</u>	ס נ	, 0)	י	0 -
	Corporates		69,325	1,69	6 ())	19,023	1,331	L 0		0 58,156	4,315	5 1,694	í 15	114	4 28'	38
	Corporates - Of Which: Specialised Lending		0		0 () ו	0 0	C	0 0		0 0	ſ	0 0	0) (י	0 -
	Corporates - Of Which: SME		36,322))	8,816	1,109	9 0		0 32,773	2,562	2 1,490	, 7	81	1 21'	18
	Retail		123,245) (14,220	1,579	9 0		0 120,113	3,471		. 6	155	'23	35
	Retail - Secured on real estate property		121,752	1,36	6 () (13,730	1,519	9 0		0 118,791 0 7,469	3,300 595	ງ 1,369	5	150	J 16 [°]	<u> 6</u> 7
Nykredit Realkredit	Retail - Secured on real estate property - Of Which: SME		8,056	22	.4 () (919	249	9 0		0 7,469	595	224 ز	ı O	20	J 3	34
Nykieuit Keaikieuit	Retail - Secured on real estate property - Of Which: non-SME		113,696	1,14	.2 ())) 12,811	1,269	9 0		0 111,322	2,705	5 1,145	, 4	130	ງ 13	33
	Retail - Qualifying Revolving		0		0 () (0 0	C	0 0		0 0	<u>ر</u>	0 0	0	٢	·ر	0 -
	Retail - Other Retail		1,493	8	,2	ז כ) 491	61	L 0		0 1,322	171	1 82	. 1	Ę	6 أذ	ô8
	Retail - Other Retail - Of Which: SME		0		0 (ז כ	0 0	C	0 0		0 0	ſ	0 0	0	۲	·	0 -
	Retail - Other Retail - Of Which: non-SME		1,493	8	,2	ז כ) 491	61	L 0		0 1,322	171	1 82	. 1	Ę	6 ک	ô8
	Equity		0		0		0	C)		0)	0 <u></u> 0	0)) (0 -
	Securitisation																
	Other non-credit obligation assets		0		0		0	C)		0)	<u>ງ</u> ເ	0))	0 -
	IRB TOTAL		192,569	3,144	4 () () 33,244	2,910	0		0 178,269	7,785	5 3,145	21	268	8 522	/2

									Actual							
									31/12/2020							
			Exposu	re values			Risk exposi	ure amounts								
			-IRB	F-IF	RB	A-I	RB	F-II	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mlr	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 evenesure
19	Central banks		0 () 0	(0	0	0		0 0	0		D	0 0	(0 -
20	Central governments		0 () 0	(0	0	0		0 0	0		D	0 0	(0 -
21	Institutions		0 (0	(0	0	0		0 0	0		D	0 0	(0 -
22	Corporates	59,2	1,612	2 0	(16,635	1,222	0		0 47,365	3,739	1,60	1 1	3 108	256	16.00%
23	Corporates - Of Which: Specialised Lending		0 (0	(0	0	0		0 0	0		D	0 0	(0 -
24	Corporates - Of Which: SME	34,0	.2 1,482	0	(8,477	1,101	0		0 30,269	, -	1,482	2	7 81	218	.8 14.69%
25	Retail	122,3	,	2 0	(14,057	1,538	0		0 119,310	,	1,36	5	5 149	219	9 16.01%
26	Retail - Secured on real estate property	120,8	,		(13,575	1,481	0		0 118,032		1,28	8	4 145	153	3 11.91%
DENMARK	Retail - Secured on real estate property - Of Which: SME	8,0	.0 22:	. 0	(910	247	0		0 7,431	580	22	1	0 19	33	3 15.09%
	Retail - Secured on real estate property - Of Which: non-SME	112,8	36 1,064	0	(12,665	1,235	0		0 110,601	2,605	1,06	7	4 125	120	.0 11.26%
29	Retail - Qualifying Revolving		0 0	0	(00	0	0		0 0	0		D	0 0		ე -
30	Retail - Other Retail	1,4	70 77	0	(482	57	0		0 1,278	168	7	7	1 4	65	5 84.84%
31	Retail - Other Retail - Of Which: SME		0 (0	(0	0	0		0 0	0		D	0 0	(ა-
32	Retail - Other Retail - Of Which: non-SME	1,4	70 77	0	(482	57	0		0 1,278	168	7	7	1 4	65	5 84.84%
33	Equity		0 ()		0	0			0	0		0	0 0	(ე -
34	Securitisation															
35	Other non-credit obligation assets		0 (0	0			0	0		D	0 0	(ე -
36	IRB TOTAL	181,61	2 2,974	. 0	C	30,693	2,760	0		0 166,675	7,091	2,965	5 19	9 257	475	5 16.00%

			Actual 31/12/2020													
										31/12/2020						
				Expos	ure values			Risk expos	ure amounts							
			A-	IRB	F-	IRB	A-	IRB	[F-]	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e Stage 3 exposure
37	Central banks		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (ວ -
38	Central governments		C)	0 (C	0 0		0 0		0 0 0	0 () 0) (J -
39	Institutions		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (ა -
40	Corporates		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (ა -
41	Corporates - Of Which: Specialised Lending		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (ა -
42	Corporates - Of Which: SME		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (ე –
43	Retail		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (<u></u> კ -
44	Retail - Secured on real estate property		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 0	ე -
⁴⁵ N.A.	Retail - Secured on real estate property - Of Which: SME		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (J -
46	Retail - Secured on real estate property - Of Which: non-SME		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (<u>ა</u> -
47	Retail - Qualifying Revolving		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (ა -
48	Retail - Other Retail		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (J -
49	Retail - Other Retail - Of Which: SME		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (ა -
50	Retail - Other Retail - Of Which: non-SME		C)	0 (C	0 0		0 0		0 0 0	0 () 0		0 (ა -
51	Equity		C)	0		0		0		0 0	0 () 0		0 (ა -
52	Securitisation															
53	Other non-credit obligation assets		C		0		0		0		0	0 () 0		0 (ა -
54	IRB TOTAL		0		0 0	0	0		0 0		0 0 0	0 0	0		0	ן - ר

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRE	В	F-1	RB	A	IRB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 expos	ure Stage 3 exposure	e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks		0	() 0	0	() () 0	(0 (0) () C	C) –
56		Central governments		0	() 0	0	() (0 0	() ()	0	0 () C	C	/ -
57		Institutions		0	(0	0	() (0 0	() ()	0	0 () C	0	/ -
58		Corporates		0	(0	0	() (0 0	() ()	0	0 () C	0	/ -
59		Corporates - Of Which: Specialised Lending		0	(0	0	() (0 0	() ()	0	0 () C	0	/ -
60		Corporates - Of Which: SME		0	() 0	0	() (0 0	(0 ()	0	0 () C	0	/ -
61		Retail		0	(0	0	() (0 0	() ()	0	0 (0 0	C	/ -
62		Retail - Secured on real estate property		0	() 0	0	() (0 0	() ()	0	0 () C	C	/ -
63	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(0	0	() (0 0	(0 ()	0	0 () C	0	/ -
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0	0	() (0 0	() ()	0	0 () C	0	/ -
65		Retail - Qualifying Revolving		0	() 0	0	() (0 0	(0 ()	0	0 () C	0	/ -
66		Retail - Other Retail		0	() 0	0	() (0 0	() ()	0	0 () C	C	/ -
67		Retail - Other Retail - Of Which: SME		0	() 0	0	() (0 0	() ()	0	0 () C	C	/ -
68		Retail - Other Retail - Of Which: non-SME		0	() 0	0	() (0 0	() ()	0	0 () C	C	<i>)</i> -
69		Equity		0	()		() ()		()	0	0 () C	C	<i>)</i> -
70		Securitisation																
71		Other non-credit obligation assets		0	(() ()		()	0	0 () (C	/ -
72		IRB TOTAL		0	(0	0	(0	0	C) (0) (0	0	/ -

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											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-]	IRB	F-II	RB	A-1	IRB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91		Central banks		0	(0 0	(0 0	(0 0)	0 0	0	0 0) 0		0 -
92		Central governments		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
93		Institutions		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
94		Corporates		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
95		Corporates - Of Which: Specialised Lending		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
96		Corporates - Of Which: SME		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
97		Retail		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
98		Retail - Secured on real estate property		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
99		Retail - Secured on real estate property - Of Which: SME		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
101		Retail - Qualifying Revolving		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
102		Retail - Other Retail		0	(0 0	(0 0	(0 0)	0 0	0	0 0) 0		0 -
103		Retail - Other Retail - Of Which: SME		0	(0 0	() 0	(0 0)	0 0	0	0 0) 0		0 -
104		Retail - Other Retail - Of Which: non-SME		0	(0 0	(0	(0 0)	0 0	0	0 0) 0		0 -
105		Equity		0	(0	()		C	0	0 0) 0		0 -
106		Securitisation															
107		Other non-credit obligation assets		0	(0	()		C	0	0 0) 0		0 -
108		IRB TOTAL		0	0	0	() 0	C) 0		0 0	0) 0	0	() -

											Actual						
											31/12/2020						
					Expos	ure values			Risk expos	ure amounts							
				A-I	RB	F-3	RB	A-I	RB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
110		Central governments		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
111		Institutions		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
112		Corporates		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	[-
113		Corporates - Of Which: Specialised Lending		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
114		Corporates - Of Which: SME		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	[-
115		Retail		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
116		Retail - Secured on real estate property		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-
119		Retail - Qualifying Revolving		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-
120		Retail - Other Retail		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-
121		Retail - Other Retail - Of Which: SME		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-
122		Retail - Other Retail - Of Which: non-SME		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-
123		Equity		0		0		0		D		C	0	0	0	0 0	
124		Securitisation															
125		Other non-credit obligation assets		0		0		0		D		0	0	0	0	0 0	
126		IRB TOTAL		0		0 0	0	0		0	0) 0	0	0		0 0	I-

											Actual						
											31/12/2020						
					Exposi	ire values			Risk expos	sure amounts							
				A-IF	В	F-I	RB	A-:	IRB	F	-IRB	6 1		Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127		Central banks		0		0 0	0	0		0	0	0 0	0) (C	0	-
128		Central governments		0		0 0	0	0		0	0	0 0	0) (C	0	-
129		Institutions		0		0 0	0	0		0	0	0 0	0) (C	0	-
130		Corporates		0		0 0	0	0		0	0	0 0	0) ()	C	0	-
131		Corporates - Of Which: Specialised Lending		0		0 0	0	0		0	0	0 0	0) (C	0	-
132		Corporates - Of Which: SME		0		0 0	0	0		0	0	0 0	0) (C	0	-
133		Retail		0		0 0	0	0		0	0	0 0	0	0 0	C	0	-
134		Retail - Secured on real estate property		0		0 0	0	0		0	0	0 0	0	0 0	C	0	-
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0		0	0	0 0	0) (C	0	-
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	0	0		0	0	0 0	0) (C	0	-
137		Retail - Qualifying Revolving		0		0 0	0	0		0	0	0 0	0) (C	0	-
138		Retail - Other Retail		0		0 0	0	0		0	0	0 0	0) (C	0	-
139		Retail - Other Retail - Of Which: SME		0		0 0	0	0		0	0	0 0	0) (C	0	-
140		Retail - Other Retail - Of Which: non-SME		0		0 0	0	0		0	0	0 0	0) ()	C	0	-
141		Equity		0		0		0		0		0	0) (C	0	-
142		Securitisation															
143		Other non-credit obligation assets		0		0		0		0		0	0) (0	0	-
144		IRB TOTAL		0		0	0	0		0		0 0	0	0	0	0	-

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposu	re values			Risk exposu	ure amounts								
	A-1	IRB	F-1	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Datia
									Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	otage o exposare
(mln EUR, %)															
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0		0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0			0	0			0	0	0	0	0	0	
	0	0			0	0			0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

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				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposi	ire values			Risk expos	ure amounts								
				A-]	IRB	F-1	RB	A-I	RB	F-I	[RB				Stock of	Stock of	Stock of	Coverage Pati
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ration Stage 3 exposition
145		Central banks		0		0 0		0 0	(0 0		0	0	0 0) C) (0	ິ ປຸ
146		Central governments		0		0 0		0 0	(0 0		0	0	0 0	0 0) (0	ງ -
147		Institutions		0		0 0		0 0	(0 0		0	0	0 0	0 0) (0	ງ -
148		Corporates		0		0 0		0 0	(0 0		0	0	0 0	0 0) (0	ງ -
149		Corporates - Of Which: Specialised Lending		0		0 0		0 0	(0 0		0	0	0 0	0 0) (0) -
150		Corporates - Of Which: SME		0		0 0		0 0	(0 0		0	0	0 0	0 0) (0) -
151		Retail		0		0 0		0 0	(0 0		0	0	0 0	0 0) (0	<u>ງ</u> -
152		Retail - Secured on real estate property		0		0 0		0 0	(0 0		0	0	0 0	0 0) (0	<u>ງ</u> -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	(0 0		0	0	0 0	0 0) ((ງ -
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0	(0 0		0	0	0 0	0 0) ((ງ -
155		Retail - Qualifying Revolving		0		0 0		0 0	(0 0		0	0	0 0	0 0) ((ງ -
156		Retail - Other Retail		0		0 0		0 0	(0 0		0	0	0 0	0 0) () (ງ -
157		Retail - Other Retail - Of Which: SME		0		0 0		0 0	(0 0		0	0	0 0	0 0) ((ງ -
158		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0	(0 0		0	0	0 0	0 0) (0	ງ -
159		Equity		0		0		0	()			0	0 0	0 0) ((ງ -
160		Securitisation																
161		Other non-credit obligation assets		0		0		0	()			0	0 0	0 0) ((ງ -
162		IRB TOTAL		0		0		0 0	C	0		0	0	0 0	0		C	

										Actual							
										31/12/2020							
				Εχροςι	ıre values			Risk expos	sure amounts								
			A-]	RB	F-I	RB	A-	IRB	F	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposi	ure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163	Central banks		0		0 0	(0 0		0 (0	0 0)	0) (0 0	(Ĵ-
164	Central governments		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(ງ -
165	Institutions		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
166	Corporates		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
167	Corporates - Of Which: Specialised Lending		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
168	Corporates - Of Which: SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	(J –
169	Retail		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
170	Retail - Secured on real estate property		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
¹⁷¹ N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0		0 (ס	0 0)	0) (0 0	() -
172 IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	(0 0		0 (כ	0 0)	0) (0 0	() –
173	Retail - Qualifying Revolving		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() -
174	Retail - Other Retail		0		0 0	(0 0		0	D	0 0)	0) (0 0	() -
175	Retail - Other Retail - Of Which: SME		0		0 0	(0 0		0	D	0 0)	0) (0 0	() -
176	Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0		0	0	0 0)	0) (0 0	() -
177	Equity		0		0		C		0		0)	0	0 (0 0	() -
178	Securitisation																
179	Other non-credit obligation assets		0		0		C		0		0)	0) (0 0	() –
180	IRB TOTAL		0		0 0	(0 0		0 0		0 0		0		0	(J -

										Actual							
										31/12/2020							
				Expos	ıre values			Risk expos	ure amounts								
			A-I	RB	F-)	IRB	A-I	RB	F-	IRB				Stock of	Stock of	Stock of provisions for	Coverage Rati
/N 1		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		0		0 0	(0 0	(D C		0 0)	0	0	0 () (0 -
2	Central governments		0		0 0	(0 0	(D C)	0 0)	0	0	0 () (0 -
	Institutions		0		0 0	(0 0	(0 0		0 0)	0	0	0 () (0 -
	Corporates		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Corporates - Of Which: Specialised Lending		0		0 0	(0 0	(0 0		0 0)	0	0	0 (0 (0 -
	Corporates - Of Which: SME		0		0 0	(0 0	(D C		0 0)	0	0	0	0 (0 -
	Retail		0		0 0	(0 0	(D C)	0 0)	0	0	0 (0 (0 -
	Retail - Secured on real estate property		0		0 0	(0 0	(D C		0 0)	0	0	0	0 (0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0	(D C)	0 0)	0	0	0 () (0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		00	(0 0	(D C)	0 0)	0	0	0 () (0 -
	Retail - Qualifying Revolving		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail - Of Which: SME		0		0 0	(0 0	(D C		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 (0 (0 -
	Equity		0		0		0	(0		C)	0	0	0 (0 (0 -
	Securitisation																
	Other non-credit obligation assets		0		0		0	(0		C)	0	0	0 (0 (0 -
8	IRB TOTAL		0		0 0	0	0	(0		0 0		0	0	0 () (<u>0</u> -

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB Nykredit Realkredit

	nykreait Realkreait																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure		ge 2 exposure Stag	je 3 exposure S	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	provisions for	Coverage R Stage 3 exp
	Central banks		C	0 0	0 (D	0 0	(0 -	(0 0		0 0	(0 () –	0	0	0	0	0	0 -	
	Central governments		C	0 0	0 ()	0 0	(0 -	(0 0		0 0	(0 () -	0	0	0	0	0	0 -	-
	Institutions		C	0 0) ()	0 0	(D -	(0 0		0 0	(0 () -	0	0	0	0	0	0 -	-
	Corporates		60,897	7 1,091	1 2,176	5 4	9 74	476	6 21.88%	60,669	9 1,020	2,47	6 49	75	5 532	21.47%	60,179	1,234	2,751	48	99	584	
	Corporates - Of Which: Specialised Lending		C	0 0) ()	0 0	(0 -	(0 0		0 0	(0 () -	0	0	0	0	0	0 -	-
	Corporates - Of Which: SME		34,410) 569	9 1,84	5 2	6 38	367	7 19.88%	34,232	2 533	2,05	9 24	38	8 397	19.29%	6 33,895	680	2,249	24	52	424	
	Retail		121,310	1,786	5 1,939	Э З	7 109	344	4 17.74%	120,738	8 1,972	2,32	5 33	118	8 392	16.84%	6 120,080	2,302	2,653	33	139	431	
	Retail - Secured on real estate property		119,914	1,703	3 1,843	3 3	3 103	270	0 14.62%	119,335	5 1,906	2,21	9 30	112	2 312	14.07%	6 118,687	2,234	2,539	29	132	348	
lykradit Daalkradit	Retail - Secured on real estate property - Of Which: SME		7,767	7 198	323	3	5 15	55	5 16.90%	7,743	3 166	37	9 4	13	3 62	16.22%	6 7,687	175	425	4	14	67	
lykredit Realkredit	Retail - Secured on real estate property - Of Which: non-SME		112,147	7 1,505	5 1,520) 2	8 87	215	5 14.14%	111,593	3 1,740	1,83	9 25	99	9 251	. 13.62%	6 111,000	2,059	2,113	25	118	281	
	Retail - Qualifying Revolving		C	0 0) ()	0 0	(D -	(0 0		0 0	(0 () -	0	0	0	0	0	0 -	-
	Retail - Other Retail		1,396	5 83	3 90	5	4 7	74	4 77.79%	1,403	3 67	10	6 4	E	6 79	75.09%	6 1,392	68	115	4	7	84	
	Retail - Other Retail - Of Which: SME		C	0 0	0 ()	0 0	(D -	(0 0		0 0	(0 () -	0	0	0	0	0	0 -	-
	Retail - Other Retail - Of Which: non-SME		1,396	5 83	3 96	5	4 7	74	4 77.79%	1,403	3 67	10	6 4	ť	6 79	75.09%	6 1,392	68	115	4	7	84	
	Equity		C) 0	0 ()	0 0	(D -	(0 0		0 0	(0 () -	0	0	0	0	0	0 -	-
	Securitisation																						
	Other non-credit obligation assets		C	0 0	0 ()	0 0	(0 -	(0 0		0 0	(0 () -	0	0	0	0	0	0 -	-
	IRB TOTAL		182,207	2,878	3 4,115	5 8	5 183	820) 19.93%	181,407	7 2.993	4,80	0 82	194	4 923	19.23%	6 180,259	3,536	5,404	82	239	1,015	18

													Baseline Scena										
						31/12/2021							31/12/2022	2						31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for e Stage 2 exposure			Stage 1 exposure	re Stage 2 e	exposure Stage 3 expos	Stock of ure provisions fo Stage 1 expos	Stock of provisions f ure Stage 2 expo	Stock of or provisions fo sure Stage 3 expos	or Stage 3 exp	Stane	e 1 exposure Stage 2 exp	osure Stage 3 exposu		Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposur	
	Central banks		0	0	0		0	0 (0 -	(0	0	0	0	0	0 -		0	0	0 0)	0	0 -
	Central governments		0	0	0		0	0 () -	(0	0	0	0	0	0 -		0	0	0 0)	0	0 -
	Institutions		0	0	0		0	0 (D -	(0	0	0	0	0	0 -		0	0	0 0)	0	0 -
	Corporates		49,667	989	2,048	4	6.	3 432	2 21.10%	49,478	78	902 2	,323	43	60	482	20.75%	49,165	964 2,5	75 43	3	2 52	529
	Corporates - Of Which: Specialised Lending		0	0	0		0	0 () -	(0	0	0	0	0	0 -		0	0	0 0)	0	0 -
	Corporates - Of Which: SME		31,808	550	1,827	2	.4 31	7 36:	1 19.76%	31,624	24	528 2	,034	23	37	390	19.17%	31,315	654 2,2	17 23	3	0 4	1 15
	Retail		120,486	1,709	1,832	3	5 10 ⁴	4 325	5 17.76%	119,913	13	1,911 2	,203	32	113	371	16.86%	119,258	2,249 2,5	21 32	2 13	5 43	410
	Retail - Secured on real estate property		119,135	1,628	1,742	3	9	7 254	4 14.57%	118,555	55	1,846 2	,104	29	107	295	14.03%	117,910	2,182 2,4	13 29) 12	8 32	329
DENMARK	Retail - Secured on real estate property - Of Which: SME		7,721	193	319		4 1	5 54	4 16.92%	7,697	97	161	375	4	13	61	16.24%	7,642	171 4	20 4	1	4	66
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		111,414	1,435	1,423	2	.7 82	2 200	0 14.05%	110,858	58	1,685 1	,729	24	95	234	13.55%	110,268	2,011 1,9	93 24	11	4 20	263
	Retail - Qualifying Revolving		0	0	0		0	0 (D -	(0	0	0	0	0	0 -		0	0	0 0)	0	0 -
	Retail - Other Retail		1,351	81	90		4	7 72	2 79.63%	1,358	58	65	99	4	6	76	76.72%	1,348	67 1	08 4	ł	7	80
	Retail - Other Retail - Of Which: SME		0	0	0		0	0 (D -	(0	0	0	0	0	0 -		0	0	0 0)	0	0 -
	Retail - Other Retail - Of Which: non-SME		1,351	81	90		4	7 72	2 79.63%	1,358	58	65	99	4	6	76	76.72%	1,348	67 1	08 4	•	7	80
	Equity		0	0	0		0	0 (0 -	(0	0	0	0	0	0 -		0	0	0 0)	0	0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0		0	0 (0 -	(0	0	0	0	0	0 -		0	0	0 0		0	0 -
	IRB TOTAL		170,153	2,698	3,880	7	9 167	7 758	3 19.53%	169,392)2	2,813 4,	527	75	174	854 1	8.86%	168,423	3,214 5,09	96 75	20	7 93	38



													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
55	Central banks		0		0 0		0 0	() –	() 0	(0 () 0	0 0	-	0) () 0	0	0)	ງ <u>-</u>
56	Central governments		0		0 0		0 0	() -	(0 0	(0 (00	0 0	-	0) (0 0	0	0	<u>۲</u>	J –
57	Institutions		0		0 0		0 0	() –	(0 0	(0 (0 0	0 0	-	0) (0 0	0	0	<u>с</u>	J -
58	Corporates		0		0 0		0 0	() –	(0 0	(0 (0 0	0 0	-	0) (0 0	0	0	<u>ر</u>	J -
59	Corporates - Of Which: Specialised Lending		0		0 0		0 0	() –	(0 0	(0 (0 0	0 0	-	0) (0 0	0	0	<u>ر</u>	J -
60	Corporates - Of Which: SME		0		0 0		0 0	() -	(0 0	(0 (00	0 0	-	0) (0 0	0	0	<u>ر</u>	J -
61	Retail		0		0 0		0 0	() -	(0 0	(0 (00	0 0	-	0) (0 0	0	0	<u>ر</u>	J -
62	Retail - Secured on real estate property		0		0 0		0 0	() -	(0 0	(0 (0 0	0 0	-	0) (0 0	0	0) (J -
63 64 N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	() –	(0 0	(0 (0 0	0 0	-	0) (0 0	0	0	0	J -
64 N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0	() –	(0 0	(0 (0 0	0 0	-	0) (0 0	0	0	0	J -
65	Retail - Qualifying Revolving		0		0 0		0 0	() -	(0 0	(0 (0 0	0 0	-	0) (0 0	0	0) (J –
66	Retail - Other Retail		0		0 0		0 0	() -	(0 0	(0 (0 0	0 0	-	0) (0 0	0	0) (ן –
67	Retail - Other Retail - Of Which: SME		0		0 0		0 0	C) -	(0 0	(0 (0 0	0 0	-	0) (0 0	0	0) (ן –
68	Retail - Other Retail - Of Which: non-SME		0		0 0		0 0	() –	(0 0	(0 (0 0	0 0	-	0) (0 0	0	0)	J -
69	Equity		0		0 0		0 0	() –	(0 0	(0 (0 0	0 0	-	0) (0 0	0	0)	J -
70	Securitisation																						
71	Other non-credit obligation assets		0		0 0		0 0	() –	() 0	(0 () 0	0 0	-	0) (0 0	0	0)	J -
72	IRB TOTAL		0		0 0) 0	0	-	C	0	0	0 0	0	0	-	0	C	0	0	0	0	<u>۱</u> -

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	0	0	-	0	0) (0	0	0	-	0	0	0	0	0	0	-
	0	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	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0	-	0	0) C	0	0	0	-	0	0	0	0	0	0	-
	0	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	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0	-	0	0) C	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0	-	0	0) C	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0	-	0	0) C	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0	-	0	0	0 0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0	-	0	0		0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0	-	0	0		0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0	-	0	0		0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0	-	0	0		0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0	0	-	0	0		0	0	0	-	0	0	0	0	0	U	-
	0	0	0	0	0	0	_	0			0	0	0	_	0	0	0	0	0	0	_
	0	0	0	0	0	0	-	0	0	0 0	0	0	0	-	0	0	0	0	0	0	-

- -









RowN um			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposur	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		0 0) (0 (0 0	0	-	0	C) (0	0	0	-		0 0	0 0) 0	0	0	-
		0 0) (0 (0 0	0	-	0	C	0 0	0 0	0	0	-		0 0	0	0 0	0	0	-
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				31/12/2021						31/12/2022							31/12/2023			
EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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											Baseline Scenario										
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n EUR, %)	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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R, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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											Baseline Scenario									
				31/12/2021			-				31/12/2022						31/12/2023			
(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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			31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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EBA EUROPEAN BANKING AUTHORITY

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			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		s (mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	je 2 exposure Stag	e 3 exposure S	Stock of provisions for tage 1 exposure S	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exp
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	Institutions		0	0	C		0 0	0) -	0	0	C	0	0	0	-	0	0	0	0	0	0	-
	Corporates		55,299	6,031	2,835	47	2 456	772	2 27.23%	48,885	10,111	5,168	321	571	1,422	27.52%	50,504	6,769	6,892	284	428	1,920	
	Corporates - Of Which: Specialised Lending		0	0	C		0 0	0) -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME		31,673	2,887	2,265	27	7 197	575	5 25.37%	28,388 115,608	4,713	3,723	195	249	918	24.67%	29,264 114,366	2,766	4,794	171	177	1,181	
	Retail		119,551	3,264	2,220	19	7 247	530	23.89%	115,608	5,878	3,549	192	315	784	22.08%	114,366	5,829	4,840	164	284	1,033	
	Retail - Secured on real estate property		118,332	3,015	2,113	18	6 228	450) 21.32%	114,578	5,481	3,401	183	291	684	20.10%	113,338	5,464	4,658	157	262	916	
lykradit Daalkradit	Retail - Secured on real estate property - Of Which: SME		7,270	605	413	5	6 54	98	3 23.63%	6,541	1,014	732	40	63	170	23.18%	6,653	666	968	34	43	225	
lykredit Realkredit	Retail - Secured on real estate property - Of Which: non-SME		111,062	2,410	1,700	13	0 174	353	3 20.76%	108,037	4,467	2,669	143	227	514	19.26%	106,684	4,798	3,690	122	219	691	
	Retail - Qualifying Revolving		0	0	C		0 0	0) -	0	0	C	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail		1,219	249	107	1	1 19	80) 74.78%	1,030	398	148	9	25	100	67.65%	1,029	364	182	8	21	117	
	Retail - Other Retail - Of Which: SME		0	0	C		0 0	0) -	0	0	C	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		1,219	249	107	1	1 19	80	74.78%	1,030	398	148	9	25	100	67.65%	1,029	364	182	8	21	117	
	Equity		0	0	0		0 0	0) -	0	0	C	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																						
	Other non-credit obligation assets		0	0	0		0 0	0) -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL		174,850	9,295	5,054	670	0 703	1,302	25.76%	164,494	15,989	8,717	513	886	2,206	25.30%	164,870	12,598	11,732	449	712	2,952	2

													e Scenario										
						31/12/2021						31/1	2/2022							31/12/2023			_
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for e Stage 2 exposure		Coverage Ratio - Stage 3 exposure	age 1 exposure Sta	age 2 exposure Stage 3	Sto exposure provis Stage 1	ock of sions for Lexposure S	Stock of provisions for pro Stage 2 exposure Stag	ovisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage _e Stage 3 ex
	Central banks		0	0	0)	0 (0) -	0	0	0	0	0	0	-	C)	0	0 0		0	0 -
	Central governments		0	0	0)	0	0) -	0	0	0	0	0	0	-	C		0	0 0		0	0 -
	Institutions		0	0	0)	0	0) -	0	0	0	0	0	0	-	C		0	0 0		0	0 -
	Corporates		44,953	5,130	2,621	. 39	380	6 70	26.72%	39,561	8,504	4,639	263	464	1,254	27.04%	40,765	5,80	9 6,130	233	33	7 1,67	78
	Corporates - Of Which: Specialised Lending		0	0	0)	0	0) -	0	0	0	0	0	0	-	C)	0	0 0		0	0 -
	Corporates - Of Which: SME		29,307	2,658	2,220) 25	182	7 56	2 25.29%	26,548	4,054	3,584	181	233	880	24.55%	27,054	2,54	6 4,58	5 158	16	3 1,12	23
	Retail		118,755	3,165	2,107	' 19	3 230	6 50	3 23.85%	114,854	5,767	3,406	188	305	750	22.01%	113,622	5,73	6 4,669	9 161	27	5 99	92
	Retail - Secured on real estate property		117,575	2,923	2,007	18	212	7 420	5 21.23%	113,857	5,382	3,266	179	280	654	20.01%	112,626	5,38	2 4,49	7 153	25	4 88	80
DENMARK	Retail - Secured on real estate property - Of Which: SME		7,228	596	409	9 5	6 53	3 90	5 23.60%	6,503	1,003	726	40	62	168	23.15%	6,614	65	8 960) 34	4	2 22	23
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		110,348	2,326	1,598	3 12	.6 164	4 329	20.62%	107,354	4,379	2,540	140	218	485	19.11%	106,012	4,72	4 3,530	5 119	21	2 65	57
	Retail - Qualifying Revolving		0	0	0)	0	0) -	0	0	0	0	0	0	-	C)	0	0 0		0	0 -
	Retail - Other Retail		1,180	242	100) 1	.1 18	8 7	7 76.35%	998	385	140	8	24	96	68.69%	996	35	4 172	2 7	2	1 11	12
	Retail - Other Retail - Of Which: SME		0	0	0)	0	0) -	0	0	0	0	0	0	-	C		0	0 0		0	0 -
	Retail - Other Retail - Of Which: non-SME		1,180	242	100) 1	.1 18	8 7	7 76.35%	998	385	140	8	24	96	68.69%	996	35	4 172	2 7	2	1 11	12 6
	Equity		0	0	0		0	0) -	0	0	0	0	0	0	-	C		0	0 0		0	0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0		0	0) -	0	0	0	0	0	0	-	C		0	0 0			0 -
	IRB TOTAL		163,708	8,295	4,728	58	4 621	L 1,203	3 25.44%	154,415	14,272	8,045	451	768	2,004	24.91%	154,387	11,54	5 10,799	393	612	2 2,670	/0 24



														Adverse Scenario	1									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks		0	() 0	0	0	0	-	(0	C	0 () (0 0	-	0		0 0	C		<u>ັ</u> 0'	/ -
56		Central governments		0	(00	0	0	0	-	(0 0	0	0 0) (00	-	0		0 0	C		<u>ა </u> 0	/-
57		Institutions		0	(0 0	0	0	0	-	() 0	0	0 0) () 0	-	0		0 0	C		<u>ງ</u> 0	/-
58		Corporates		0	(0 0	0	0	0	-	() 0	0	0 0) (0 0	-	0		0 0	C		<u>ງ</u> 0	/ -
59		Corporates - Of Which: Specialised Lending		0	(0 0	0	0	0	-	() 0	0	0 0) (00	-	0		0 0	C		<u>ງ</u> 0	/-
60		Corporates - Of Which: SME		0	(0 0	0	0	0	-	() 0	0	0 0) (00	-	0		0 0	C		<u>ა </u> 0	/-
61		Retail		0	(0 0	0	0	0	-	() 0	0	0 0) (00	-	0		0 0	C		<u>ა </u> 0	/-
62		Retail - Secured on real estate property		0	() 0	0	0	0	-	() 0	0	0 0) (0 0	-	0		0 0	C		<u>ა</u> 0	/-
63 64 N.	٨	Retail - Secured on real estate property - Of Which: SME		0	() 0	0	0	0	-	() 0	0	0 0) (00	-	0		0 0	C		<u>ა</u> 0	/ -
64 IN./	.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0 0	0	0	0	-	() 0	0	0 0) (00	-	0		0 0	C		<u>ງ</u> 0	/ -
65		Retail - Qualifying Revolving		0	() 0	0	0	0	-	() 0	C	0 0) () 0	-	0		0 0	C		<u>ა</u> 0	/-
66		Retail - Other Retail		0	() 0	0	0	0	-	() 0	C	0 0) () 0	-	0		0 0	C		<u>ა</u> 0	/-
67		Retail - Other Retail - Of Which: SME		0	(0 0	0	0	0	-	() 0	C	0 0) (0 0	-	0		0 0	C		ა 0	/-
68		Retail - Other Retail - Of Which: non-SME		0	() 0	0	0	0	-	(0	C	0 0) (0 0	-	0		0 0	C		ა 0	/-
69		Equity		0	() 0	0	0	0	-	() 0	C	0 0) () 0	-	0		0 0	C		ა0	/
70		Securitisation																						
71		Other non-credit obligation assets		0	() 0	0	0	0	-	() 0	C	0 0) (0 0	-	0		0 0	C		ა0	/
72		IRB TOTAL		0	(0	0	0	0	-	C	0	0	0 0	0	0	-	0		0 0	0		יס (-

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0	0	0	0	C) 0	-	0	0 (0	0	0	-	0	0	0	0	0	0	-
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RowN um			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
mln EUR, %)	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
		0	0 0) C	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0) C	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0) C	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	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) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
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		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-	(0 0	C	0	0	0	-
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		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	00	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
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									Adverse Scenario									
			31/12/2021						31/12/2022						31/12/2023			
EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0 0	0	C	0 0	0	-	0	0 0	0	0	0	-	0 0	0	0	0	0	-
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										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
n EUR, %)	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
JR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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											Adverse Scenario										
				31/12/2021		-	-				31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	0 0) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	0 0) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	00	0 0	0	0	0	-
	0	0 (00) (0 () -	C	C	0 0	0	0	0	-	00	0 0	0	0	0	-
			-								-				-	-			
	0	0 (0 0) ()) -	0			0	0	0	-	0 0	0 0	0	0	0	-
	U		0	u C		/ -	0	0	ין ט	0	0	0	-		0	0	0	0	-





								31/12/202	:0			
			Exposure	e values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock provisior Stage 3 ex
22		Central banks	14,080	() 0	(0 14,25	4 (0 0) ()
23		Central governments	0	() 0	(D	0 () (0 0) (
24		Regional governments or local authorities	0	() 0	(D	0 () (0 0) (<u>ر</u>
25		Public sector entities	0	() 0	(D	0 (0 0) C	د د
26		Multilateral Development Banks	0	() 0	(D	0 (0 0) C	ر
27		International Organisations	0	() 0	(D	0 () (0 0) C	ر د
28		Institutions	1,115	(309	(0 1,31	9 (0 0) C	ر ار
29		Corporates	918	() 789	(0 1,28	3 ()	L 0) C	ر د
30		of which: SME	459	(350	(0 1,28	3 ()	L 0) C	J
31		Retail	227	(170	(0 22	7 () (0 0) C	J
32	DENMARK	of which: SME	0	(0 0	(D	0 ()	0 0) C	J
33		Secured by mortgages on immovable property	1,419	(967	(D	0 0) (0 0) C	J
34		of which: SME	221	(137	(D	0 (0 0) C	J
35		Items associated with particularly high risk	0	(0 0	(D	0 0) (0 0) C	J
36		Covered bonds	2,995	(300	(D	0 (0 0) C	ر ا
37		Claims on institutions and corporates with a ST credit assessment	0	(0	(D	0 (0 0) C	J
38		Collective investments undertakings (CIU)	0	(0 0	(D	0 (0 0) C	נ
39		Equity	88	(88		D	0 (0 0	C)
40		Securitisation										
41		Other exposures	0	(0	(D	0 (0 0) C)
42		Standardised Total	20,841		2,624	(17,08	2 0	1	0	0	/

								Actual				
								31/12/202	20			
			Exposure	values	Risk expos	ure amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provisio e Stage 3 ex
43		Central banks	0	0	0							0
44		Central governments	0	0	0			()	0
45		Regional governments or local authorities	0	0	0			(ó
46		Public sector entities	0	0	0) ()		(<u>ó</u>
47		Multilateral Development Banks	0	0	0) (0	(0 C) ()		0
48		International Organisations	0	0	0) () C	(D C) ()) (0
49		Institutions	0	0	C) (C	(D C) C) (0
50		Corporates	0	0	0) (C	(D C) C) (0
51		of which: SME	0	0	0) () C	(D C) C) (0
52		Retail	0	0	0) () C	(D C	0) (0
53	N.A.	of which: SME	0	0	C) (C	(D C	0) (5
54		Secured by mortgages on immovable property	0	0	0) (C	(D C	0 0) (3
55		of which: SME	0	0	0) (C	(D C	0 0) (ა
56		Items associated with particularly high risk	0	0	0) () C	(D C) C)	3
57		Covered bonds	0	0	0) () C	(D C	0 0) (3
58		Claims on institutions and corporates with a ST credit assessment	0	0	0) (C	(D C	0 0) (ა
59		Collective investments undertakings (CIU)	0	0	0) (C	(D C	0 0		<u>ა</u>
60		Equity	0	0	0) (C	(D C	0 0		<u>ა</u>
61		Securitisation										
62		Other exposures	0	0	0) (C	(D C	0 0		3
63		Standardised Total	0	0	0	C	0	C	0	0		נ

								Actual					
								31/12/2020)				
			Exposure	values	Risk exposu	re amounts							
RowN			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
64		Central banks	0	0	0		0 0	0	C	0	0	(0.00%
65		Central governments	0	0	0		0 0	0	C	0	0	(0.00%
66		Regional governments or local authorities	0	0	0		0 0	0	C	0	0	(0.00% 0.00% 0.00%
67		Public sector entities	0	0	0		0 0	0	C	0	0	(0.00%
68		Multilateral Development Banks	0	0	0		0 0	0	C	0	0	(0.00%
69		International Organisations	0	0	0		0 0	0	C	0	0	(0.00%
70		Institutions	0	0	0		0 0	0	C	0	0	(0.00%
71		Corporates	0	0	0		0 0	0	C	0	0	(0.00%
72		of which: SME	0	0	0		0 0	0	C	0	0	(0.00%
73		Retail	0	0	0		0 0	0	C	0	0	(0.00%
74	N.A.	of which: SME	0	0	0		0 0	0	C	0	0	(0.00%
75		Secured by mortgages on immovable property	0	0	0		0 0	0	C	0	0	(0.00%
76		of which: SME	0	0	0		0 0) 0	C	0	0	(0.00%
77		Items associated with particularly high risk	0	0	0		0 0) 0	C	0	0	(0.00%
78		Covered bonds	0	0	0		0 0) 0	C	0	0	(0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	0	C	0	0	(0.00%
80		Collective investments undertakings (CIU)	0	0	0		0 0	0	C	0	0	(0.00%
81		Equity	0	0	0		0 0	0	C	0	0	(0.00%
82		Securitisation											
83		Other exposures	0	0	0		0 0	0	C	0	0	(0.00%
84		Standardised Total	0	0	0	(0 0	0	0	0	0	C	0.00%

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
:UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock o provision Stage 3 exp
.01(, 70)	14,255	0	0	() 14,254	0	0	0	0	
	0	0	0	(0		0		
	0	0	0	(, 		_	0	-	
	0	0	0	(-	0		0		
	0	0	0	() 0	0		0	0	
	0	0	0	() 0	0	0	0	0	
	1,482	0	459	(1,319	0	0	0	0	
	1,679	0	805	(-/=00			0	0	
	459	0	350	(-/=00			0		
	227	0	170	(0		0		
	0	0	0	(-		0	-	
	1,419	0	967	(-	0		0	-	
	221	0	137	(, v			0		
	0	0	0	(·	-		0	-	
	3,576 0	0	358	(0		0		
	0	0	0	(-			0		
	179	0	179	(0		0	-	
	175	0	175		, 0	0	0	0		
	0	0	0	() 0	0	0	0	0	
	22,817	0	•	0				0		

Actual

10	4.4
10	11
ck of ions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

ock of sions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





								Actual				
								31/12/202	0			
			Exposure	e values	Risk exposu	ire amounts						
Row un		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu
10	6	Central banks	C		0 0	() ()	0) () 0	0	
10		Central governments	C) (0 0	() 0	0) (0 0	0	
10	8	Regional governments or local authorities	C) (0 0	() 0	0) (0 0	0	
109		Public sector entities	C) (0 0	() 0	0) () 0	0	
11	0	Multilateral Development Banks	C) (0 0	() 0	0) (0 0	0	
11	1	International Organisations	C) (0 0	() 0	0) (0 0	0	
112	2	Institutions	C) (0 0	(0	0) (0 0	0	
113	3	Corporates	C) (0 0	(0 0	0) (0 0	0	
114		of which: SME	C) (0 0	(0	0) (0 0	0	
11		Retail	C) (0 0	(0	0) (0 0	0	
11		of which: SME	C) (0	() 0	0) (0 0	0	
11	7	Secured by mortgages on immovable property	C) (0	() 0	0) (0 0	0	
118		of which: SME	C) (0 0	() 0	0) (0 0	0	
119		Items associated with particularly high risk	C) (0 0	(0	0) (00	0	
12	0	Covered bonds	C) (0 0	() 0	0) ()	0 0	0	
12		Claims on institutions and corporates with a ST credit assessment	C) (0 0	(0	0) (0 0	0	
122		Collective investments undertakings (CIU)	C) (0 0	(0	0) (0 0	0	
123		Equity	C) (0	(0	0) (0 0	0	
124		Securitisation										
12		Other exposures	C) (0	() 0	0) (0	0	
12	6	Standardised Total	0) (0	C	0	0	0	0	0	

			Actual									
								31/12/202	20			
	_		Exposure	values	Risk exposu	re amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
GITT		(mln EUR, %)										
127		Central banks	0	C	0	() (0	0 (0 0) C)
128		Central governments	0	C	0	() (0 (0 (0 0) C)
129		Regional governments or local authorities	0	C	0	()	0	0 (0 0) C)
130		Public sector entities	0	C	0	() (0 (0 (0 0) C)
131		Multilateral Development Banks	0	C	0	() (0 (0 (0 0) C)
132		International Organisations	0	C	0	() (0 (0 (0 0) C)
133		Institutions	0	C	0	()	0 (0 (0 0) C)
134		Corporates	0	C	0	()	0	0 (0 0) C)
135		of which: SME	0	C	0	()	0	0 (0 0) C)
136		Retail	0	C	0	()	0	0 (0 0) C)
137	N.A.	of which: SME	0	C	0	() (0 (0 (0 0) C)
138		Secured by mortgages on immovable property	0	C	0	() (0 (0 (0 0) C)
139		of which: SME	0	C	0	() (0	0 (0 0) C)
140		Items associated with particularly high risk	0	C	0	() (0 (0 (0 0) C)
141		Covered bonds	0	C	0	()	0	0 (0 0) C)
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	()	0	0 (0 0) C)
143		Collective investments undertakings (CIU)	0	C	0	()) (0 () () C)
144		Equity	0	C	0)	0	0 (0 0	0)
145		Securitisation										
146		Other exposures	0	C	0)		0 (0 0	0)
147		Standardised Total	0	0	0	() (0 0	0 0	0 0)

			Actual								
							31/12/202	0			
	_		Exposure	e values	Risk expos	ure amounts					
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex
		(mln EUR, %)									
148		Central banks	C	0) (0 0	0 0) ()	0
149		Central governments	C	0) (0	0 0) () () (0
150		Regional governments or local authorities	C	0) (0	0 0) () () (0
151		Public sector entities	C	0) (0	0 0) () () (0
152		Multilateral Development Banks	C	0) (0	0 0	0) () (0
153		International Organisations	C	0) (0	0 0	0 0) () (0
154		Institutions	C	0) (0	0 0	0 0) () (0
155		Corporates	C	0) (0 0) () () (0
156		of which: SME	C	0) (0	0 0) () () (ð
157		Retail	C	0) (0	0 0) () () (0
158	N.A.	of which: SME	C	0) () (0 0) () () (0
159		Secured by mortgages on immovable property	C	0) () (0 0) () () (0
160		of which: SME	C	0) () (0 0) () () (0
161		Items associated with particularly high risk	C	0) () (0 0) () () (0
162		Covered bonds	C	0) () (0 0) () () (0
163		Claims on institutions and corporates with a ST credit assessment	C	0) () (0 0) () () (0
164		Collective investments undertakings (CIU)	C	0 0) () (0 0) () () (0
165		Equity	C	0) () (0 0) () () (0
166		Securitisation									
167		Other exposures	C	0) () (0 0) () () (0
168		Standardised Total	0	0	C) (0 0	0	0		5

_										
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	e values	Risk exposi	ure amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
	0		0		-	9		0	0	
	0	0	0	0		0		0	0	
	0	3	0	0		0		0	0	
	0	0	0	0	ů	0		0	0	
	0	0	0		, , , , , , , , , , , , , , , , , , ,	0		0	0	
	0	3	0	0		0		0	0	
	0	0	0	0	ů	0		0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0		0	0	
	0	3	0	0	ů	0		0	0	
	0	0 0	0	0	0	0		0	0	
	0	0	0	0		0		0	0	
	0	9	0	Ů		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	

	11
of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





								Actual			
								31/12/202	0		
	_		Exposure	e values	Risk expos	ure amounts					
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provision Stage 2 exposure Stage 3 ex
190		Central banks	0) C	(0 0) (0 (0
191		Central governments	0) C	()	0 0) ()	0 (0
192		Regional governments or local authorities	0) C	()	0 0) ()	0 (0
193		Public sector entities	0) C	()	0 0) ()	0 (0
194		Multilateral Development Banks	0) C	()	0 0) ()	0 (0
195		International Organisations	0) C	()	0 0) ()	0 (0
196		Institutions	0) C	()	0 0) ()	0 (0
197		Corporates	0) C	()	0 0) ()	0 (0
198		of which: SME	0) C	()	0 0) ()	0 (0
199		Retail	0) C	()	0 0) ()	0 (0
200	N.A.	of which: SME	0) C	()	0 0) ()	0 (0
201		Secured by mortgages on immovable property	0) C	()	0 0) ()	0 (0
202		of which: SME	0) C	()	0 0) ()	0 (0
203		Items associated with particularly high risk	0) C	()	0 0) ()	0 (0
204		Covered bonds	0) C	()	0 0) ()	0 (0
205		Claims on institutions and corporates with a ST credit assessment	0) C	()	0 () ()	0 (0
206		Collective investments undertakings (CIU)	0) C	()	0 0) (D	0 (0
207		Equity	0) C	()	0 0) (D	0 (0
208		Securitisation									
209		Other exposures	0) C	()	0 0) ()	0 () 0
210		Standardised Total	0	0	(0 0	C		0 0	0

			Actual									
								31/12/202	:0			
			Exposure	e values	Risk exposu	re amounts				Stock of	Stock of	Stock o
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for	provisions
211		Central banks	0) (0 0	() 0	(0 0) 0) (0
212		Central governments	0) (0	(0	(0 0	0) (0
213		Regional governments or local authorities	0) (0	(0	(0 0	0) (0
214		Public sector entities	0) (0 0	(00	(0 0	00) (0
215		Multilateral Development Banks	0) (0 0	(00	(0 0	00) (0
216		International Organisations	0) (0 0	(0	(0 0	0) (0
217		Institutions	0) (0 0	(0	(0 0	0) (0
218		Corporates	0) (0 0	(00	(0 0	00) (0
219		of which: SME	0) (0 0	(00	(0 0	00) (0
220		Retail	0) (0	(0	(0 0	0) (0
221	N.A.	of which: SME	0) (0	(0	(0 0	0) (0
222		Secured by mortgages on immovable property	0) (0	(0	(0 0	0 0) (D
223		of which: SME	0) (0	(0	(0 0	0) (0
224		Items associated with particularly high risk	0) (0	(0	(0 0	0) (0
225		Covered bonds	0) (0	(0	(0 0	0) (0
226		Claims on institutions and corporates with a ST credit assessment	0) (0 0	() 0	(0 0) 0) (0
227		Collective investments undertakings (CIU)	0) (0	() 0	(0 0) 0) (0
228		Equity	0) (0	() 0	(0 0) 0) (0
229		Securitisation										
230		Other exposures	0) (0	(0	(0 0) 0) (0
231		Standardised Total	0	0	0	C	0	C	0 0	0	0	

	4	2	2	Δ	F	C	7	0	0	10
	1	2	3	4	5	6	/	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
, ,	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	-	0	C	0	0	0	0	0	
	0		0	0	3	0	0	0	0	
	0		0	0	9	0	0	0	0	
	0		0	0 0	0	0	0	0	0	
	0 0	_	0		9	0	0	0	0	
	0		0	C	, , , , , , , , , , , , , , , , , , ,	0	0	0	0	
	0		0	C	3	0	0	0	0	
	0		0	C	-	0	-	0	0	
	0		0	C	0	0		0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0		
	0	0	0	0	0	0	0	0	0	

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Coverage Ratio - Stage 3 exposure
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%

of 1s for 2posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%







								Baseline Scenari	0					
				31/12/2021				31/12/2022				31/12/2023		
	(mln EUR,	Stage 1 exposure Stage 2 exposure %)	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposur	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exp
	Central banks	0	0 0		0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0	0
	Central governments	0	0 0		0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0
	Regional governments or local authorities	0	0 0		0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0
	Public sector entities	0	0 0)	0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0
	Multilateral Development Banks	0	0 0		0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0
	International Organisations	0	0 0		0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0
	Institutions	0	0 0		0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0
	Corporates	0	0 0		0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0
	of which: SME	0	0 0		0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0.
	Retail	0	0 0		0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0.
N.A.	of which: SME	0	0 0		0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0
	Secured by mortgages on immovable property	0	0 0		0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0 0	0	0 0.
	of which: SME	0	0 0		0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0 0	0	0 0.
	Items associated with particularly high risk	0	0 0)	0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0.
	Covered bonds	0	0 0)	0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0.
	Claims on institutions and corporates with a ST credit assessment	0	0 0)	0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0
	Collective investments undertakings (CIU)	0	0 0)	0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0
	Equity	0	0 0)	0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0	0 0
	Securitisation													
	Other exposures	0	0 0)	0	0 0.00%	6 0	0 0	0 0	0 0.00%	0 (0	0	0 0
	Standardised Total	0	0 0		0	0.00%	0	0	0 0	0.00%	0 0	0	D	0 0.0

										Baseline Scenario)						
					31/12/2021					31/12/2022					31/12/2023		
_																	
RowN um		(mli	Stage 1 exposure Stage 2 expos	ire Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions forStock of provisions forStage 1 exposureStage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0		0.00%	0	0 0	C	0 0	0.00%	6 C	0 0	0 0	0	0.00%
65		Central governments	0	0	0	0 0	0.00%		0 0	0	0 0	0.00%		0 (0 0	0	0.00%
66		Regional governments or local authorities	0	0	0	0 0	0.00%	0	0 0	0	0 0	0.00%	<u>б</u> О	0 (0 0	0	0.00%
67		Public sector entities	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	<u>́о</u> О	0 (0 0	0	0.00%
68		Multilateral Development Banks	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	<u>ю́</u> О) 0 (0 0	0	0.00%
69		International Organisations	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	<u>ю́</u> О) 0 (0 0	0	0.00%
70		Institutions	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	<u>ю́</u> С) 0 (0 0	0	٥.00%
71		Corporates	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	6 0	0 (0 0	0	0 0.00% 0 0.00% 0 0.00%
72		of which: SME	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	6 0	0 (0 0	0	0.00%
73		Retail	0	0	0	0 0	0.00%	0	0 0	0	0 0	0.00%	́о О	0 0	0 0	0	0.00%
74	N.A.	of which: SME	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	ώ Ο	0 (0 0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	ώ Ο	0 (0 0	0	0.00%
76		of which: SME	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	ώ Ο) 0 (0 0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	ώ Ο) 0 (0 0	0	0.00%
78		Covered bonds	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	ώ Ο) 0 (0 0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.00%	0	0 0	0	0 0	0.00%	́о О	0 0	0 0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	<i>б</i> ОООООООООООООООООООООООООООООООООООО	0 (0 0	0	0.00%
81		Equity	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	<u>́о</u> О	0 0	0 0	0	0.00%
82		Securitisation															
83		Other exposures	0	0	0	0 (0.00%		0 0	0	0 0	0.00%	<u>́о</u> О	0 0	0 0	0	0.00% 0.00%
84		Standardised Total	0	0	0	0 0	0.00%	0	0 0	0	0 0	0.00%	0	0 0	0 0	0	0.00%

12	13	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposi	ure Stage 2 e	exposure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	3 exposure p Sta	Stock of provisions for age 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
14,	254	0 0		0 (0 0	0.00%	14,254	. () () C	0 0	0.00%	14,254	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0) (0 0	0 0) C	0 0	0.00%	0	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0) () () () C	0 0	0.00%	0	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0) () () () C	0 0	0.00%	0	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0) () (0 0) C	0 0	0.00%	0	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0) () (0 0) C	0 0	0.00%	0	0	0	0	0	C	0.00%
	319	0 0		0 (0 0	0.00%	1,319) (0 0) C	0 0	0.00%	1,319	0	0	0	0	C	0.00%
	283	0 1		0 (0 0	0.00%	1,283) 1	L C) C	0 0	0.00%	1,283		1	0	0	C	0.00%
1,	283	0 1		0 (0 0	0.00%	1,283	() 1	L C) C	0 0	0.00%	1,283	0	1	0	0	C	0.00%
	227	0 0		0 (0 0	0.00%	227	(0 0	0 0) C	0 0	0.00%	227	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0) () (0) C) 0	0.00%	0	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0) () (0 0) C	0 0	0.00%	0	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0)) (0 0) C	0 0	0.00%	0	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0)) (0 0) C	0 0	0.00%	0	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0		0 0	0 0) C	0 0	0.00%	0	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0		0 0	0 0	0	0 0	0.00%	0	0	0	0	0	C	0.00% 0.00%
	0	0 0		0 (0 0	0.00%	0		0 0	0 0	0	0 0	0.00%	0	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0) (0 0) C	0 0	0.00%	0	0	0	0	0	C	0.00%
	0	0 0		0 (0 0	0.00%	0) (0 0	0	0 0	0.00%	0	0	0	0	0	C	0.00%
17,0	082	0 1		0 0	0 0	0.00%	17,082	() 1	. 0	0	0	0.00%	17,082	0	1	0	0	0	0.00%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Stage	e 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	14,254	0	0) (0 0) (0.00%	14,254	. (0 0	0	C	0 0	0.00%	14,254	0	0	0	0	0	0.00%
	0	0	0) (0 0) (0.00%	0	(0 0	0	C	0 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0) (0 0) (0.00%	0	(0 0	0	C	0 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0) (0 0) (0.00%	0	(0 0	0	C	0 0	0.00%	0	0	00	0	0	0	0.00%
	0	0	0) (0 0	0 (0.00%	0	(0 0	0	C	0 0	0.00%	0	0	00	0	0	0	0.00%
	0	0	0	(0 0	0 (0.00%	0	(0 0	0	C	0 0	0.00%	0	0	0	0	0	0	0.00%
	1,319	0	0)	0 0) (0.00%	1,319		0 0	0	C	0 0	0.00%	1,319	0	0 0	0	0	0	0.00%
	1,283	0	1	. (0 0) (0.00%	1,283		0 1	0	C	0 0	0.00%	1,283	0	1	0	0	0	0.00%
	1,283	0	1	. (0 0) (0.00%	1,283		0 1	0	0	0 0	0.00%	1,283	0	1	0	0	0	0.00%
	227	0	0	(0 0) (0.00%	227	(0 0	0	C	0 0	0.00%	227	0	0 0	0	0	0	0.00%
	0	0	0	(0 0) (0.00%	0	(0 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	(0 0) (0.00%	0	(0 0	0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	(0.00%	0	(0 0	0	0	0 0	0.00%	0	0	0 0	0	0	0	0.00%
	0	0	0	(0.00%	0	(0	0	0	0.00%	0	0	0 0	0	0	0	0.00%
	0	0	0	(0	(0	(0.00%	0	0	0 0	0	0	0	0.00%
	0	0	0	(0.00%	0	(0			0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0			0		0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	(0 0		0.00%	0	(0	0	l	0	0.00%	0	0	0	0	0	0	0.00%
	0		0				0.000/	0			0			0.00%	0			0	0	0	0.000/
	17,082	0	1				0.00%	17,082			0			0.00%	17,082	0	/ U	0	0		0.00% 0.00%
	17,002	Ű	1		0		0.00%	17,082		<u>' 1</u>	0	0	0	0.00%	17,082	0	'l I	0	0	0	0.00%









								Baseline Scenarie	0					
				31/12/2021				31/12/2022				31/12/2023		
	(mln EL	Stage 1 exposure Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio Stage 3 exposu
	Central banks	0	0 0)	0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0	0	0	0.00
	Central governments	0	0 0)	0 0	0 0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	Regional governments or local authorities	0	0 0)	0 0	0 0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	Public sector entities	0	0 0)	0 0	0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	Multilateral Development Banks	0	0 0)	0 0	0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	International Organisations	0	0 0)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	Institutions	0	0 0)	0 0	0.00%	б О	0 0	0 0	0 0.00%	0	0	0	0.00
	Corporates	0	0 0)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	of which: SME	0	0 0)	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	Retail	0	0 0)	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
N.A.	of which: SME	0	0 0)	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0	0	0	0.00
	Secured by mortgages on immovable property	0	0 0)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	of which: SME	0	0 0)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0	0	0	0.00
	Items associated with particularly high risk	0	0 0)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	Covered bonds	0	0 0)	0 0	0.00%	б О	0 0	0 0	0 0.00%	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0 0)	0 0	0.00%	6 0	0 0	0 0	0 0.00% (0 0	0 0	0	0.00
	Collective investments undertakings (CIU)	0	0 0)	0 0	0.00%	<u>ю́</u> 0	0 0	0 0	0 0.00%	0 0	0 0	0	0.00
	Equity	0	0 0)	0 0	0.00%	6 0	0 0	0 0	0 0.00% (0 0	0 0	0	0.00
	Securitisation													
	Other exposures	0	0 0)	0 0	0.00%	0	0 0	0 0	0 0.00% (0 0	0	0	0 0.00 0 0.00
	Standardised Total	0	0 0		0 0	0.00%	0	0 0	0 0	0 0.00% 0	0 0	0 0	0	0.00

ſ	12	13	14	15	16	17	18	10	20	21	77	23	24	25	26	27	28	29	30	31	32
	12	13	- 1	15	10	17	10	17	20	21	Baseline Scenario		21	25	20	27	20	25	50	51	52
				31/12/2021							31/12/2022							31/12/2023			
			1	51/12/2021					1		51/12/2022					1		51/12/2025			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(0	0	0.00%	C	0 0	0	0	C		0 0.00%	C) () (0 0	0	0.00%
	0	0	0	(0	0	0.00%	C	0 0	0	0	C) (0 0.00%	C) () ()	0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	C) (0.00%	C) () (0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0 0	0	0	0) (0 0.00%	0) (0 0)	0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	C) (0 0.00%	C	0 0	0 0		0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0) (0 0.00%	0	0 (0 0		0 0	0	0.00%
	0	0	0			0	0.00% 0.00%		0 0	0	0			0 0.00% 0 0.00%	0				0 0	0	0.00%
	0	0	0			0	0.00%		0	0	0			0 0.00%					0 0	0	0.00%
	0	0	0		0	0	0.00%		0 0	0	0			0 0.00%					0 0	0	0.00%
	0	0	0		0	0	0.00%	0	0 0	0	0			0 0.00%					0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0 0	0	0	C		0 0.00%	0) () (0 0	0	0.00%
	0	0	0	(0	0	0.00%	C	0 0	0	0	C) (0.00%	C) () ()	0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0 0	0	0	C) (0.00%) () (0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	C) (0 0.00%	0	0	0 0		0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	C	0 (0 0.00%	C) (0 0		0 0	0	0.00%
	0	0	0	(0	0	0.00%	C	0	0	0	C) (0 0.00%	C	0) <u>(</u>)	0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	C) (0 0.00%	0	0 0) ()		0 0	0	0.00%
	0				0	0	0.000/							0 000/					0		0.000/
	0	0	0				0 0.00% 0 0.00%			0	0			0 0.00% 0 0.00%							0.00% 0.00%
	U	0	0	L L	י		0.00%	0	U	0	0	Ŭ		0.00%	0	0			U	U	0.00%

										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 C	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	00	0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	00	0 0	(0.00% 0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 C	0	0	0.00%
	0 0	0 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 C	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (00.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	0 0) 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00% 0.00%
	0 0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0	0	0	0	0.00%
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%	b (0 (0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%	o (0 (0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 0	00	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 (0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%			0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%	o (0	0	0	0	0.00%
	0	0	0		0 0	<u> </u>	0.00%	0	0	C	0	0	0	0.00%) () (0	0	0	0	0.00%
							0.000/														0.000/
	0	0	0				0.00%	0	0	0	0	0	0	0.00%				0	0	0	0.00% 0.00%
	0	0	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%









	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/202	21						31/12/2022							31/12/2023			
Stage	e 1 exposure	Stage 2 exposure Stage 3 exp	Stock of sure provisions f Stage 1 expos	Stock of for provisions for sure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0	0 0	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0		0 0	(0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0			(0 0		0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00% 0 0.00%							0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00% 0.00%	0		0		0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00%	0					0	0.00%
	0		0	0	0	0 0.00%				(() 0		0.00%				((0.00%
	0	0	0	0	0	0 0.00%	0) ()		() 0		0.00%	0) ()) 0	() 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0	0 0.00%) ()		() 0		0.00%	0) () 0	() 0	0	0.00%
	0	0	0	0	0	0 0.00%				() 0		0.00%	0) ()	0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C		0 0	() 0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%	0) (0 0	0	0	0	0.00%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)) (0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	0	0 0	0	0	0 0	0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0		0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00%	0				0		0.00%	0			0	0	0	0.00%
	0		0	0			0.00%	0	0) 0		0		0.00%	0			0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0	0	0.00%	0)		0	0	0	0.00%
	0	C	0 0	0) (0 0	0.00%	0	0	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)) (0	0	0	0.00%
	0	C	0	C) (0 (0.00%	0	C) 0	C	0) 0	0.00%	0) (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0	0 (0 (0.00%	0	C	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0	0 (0 (0.00%	0	0	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)		0	0	0	0.00%
	0	0	0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0 0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00%	0				0		0.00% 0.00%	0			0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	L C	0	0			0.00%	0	U	0	L L	0	0	0.00%	0			0	0	0	0.00%
	0		0	0		0	0.00%	0	0		ſ			0.00%	0			0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	o o	0 0	0	Ö	0	0.00%	0			0	0	0	0.00% 0.00%

											Baseline Scenario	1								
				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0 0	C	0 (0	00.00%	0	0	00	C) () (00	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0	0	0 (0	0 0.00%	0	0	0	0) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00% 0 0.00%		0	0 0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00% 0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0))	0	0 0.00%		0	0) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%		0	0	0) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0) 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00% 0 0.00%	0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00% 0.00%
	0	0	0	0) (0	0.00%	0	0	0	0) O	0	0.00%	0	0 0	0	0	0	0.00%







									Adverse Scena	rio					
				31/12/2021					31/12/2022				31/12/2023		
	(ml	Stage 1 exposure Stage 2 expo	osure Stage 3 exposu	Stock of ire provisions for Stage 1 exposu	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ige 2 exposure Stage 3	Stock of 3 exposure provisions fo Stage 1 expose	Stock of Stock of r provisions for provisions for ire Stage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure Stage 1 exposure	re Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra _{re} Stage 3 expo
	Central banks	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0) C	0
	Central governments	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0 0	0 (
	Regional governments or local authorities	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0 0	0 (
	Public sector entities	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0) C	0 (
	Multilateral Development Banks	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0 0	0 0
	International Organisations	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0 0	0 0
	Institutions	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0) C	0 0
	Corporates	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0) C	0 0
	of which: SME	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0) C	0 0
	Retail	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0 0	0 0
N.A.	of which: SME	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0	0 0	0 0
	Secured by mortgages on immovable property	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0) C	0 0
	of which: SME	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0) C	0 0
	Items associated with particularly high risk	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0) C	0 0.
	Covered bonds	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0) C	0 0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0) (0 0.
	Collective investments undertakings (CIU)	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0		0 0,
	Equity	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0		0 0.
	Securitisation														
	Other exposures	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0		0 0.
	Standardised Total	0	0	0	0 0	0 0.00%	0	0	0	0 0	0 0.00%	0 0	0 0) 0	0 0.0

										Adverse Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 exposure Stage 2 exposu	re Stage 3 exposure		Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure		Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			JR, %)				0.000/					0.000	(/	0.000/
64		Central banks	0	0 0	0		0.00%		0 0	0		0.00%				<u> </u>	0 0.00%
65		Central governments	0	0 0	0 (0.00%	9	0 0	0		0.00%	6 0 (<u> </u>	0 0.00%
66		Regional governments or local authorities	0	0 0	0		0.00%	0	0 0	0		0.00%	6 0 (<u> </u>	0 0.00%
6/		Public sector entities	0	0	0		0.00%	0	0 0	0		0.00%	0 0			J	0 0.00%
68		Multilateral Development Banks	0	0	0		0.00%	0	0 0	0		0.00%				<u> </u>	0.00%
69		International Organisations	0	0 0	0		0.00%	0	0 0	0		0.00%	6 0 (<u> </u>	0.00%
/0		Institutions	0	0	0		0.00%	0	0 0	0		0.00%	0			<u> </u>	0 0.00% 0 0.00% 0 0.00%
/1		Corporates	0	0	0		0.00%	ş	0 0	0		0.00%	•			<u> </u>	0.00%
72		of which: SME	0	0			0.00%	°,	0 0	0		0.00%				<u> </u>	0 0.00%
73		Retail	0	0	0		0.00%	•	0 0	0		0.00%				<u> </u>	0.00%
/4	N.A.	of which: SME	0	0	0		0.00%	0	0 0	0		0.00%	0 0			<u> </u>	0 0.00%
75		Secured by mortgages on immovable property	0	0			0.00%	0	0 0	0		0.00%	0 0			<u> </u>	0 0.00%
/6		of which: SME	0	0 0	0		0.00%	0	0 0	0		0.00%	6 0 (<u> </u>	0.00%
		Items associated with particularly high risk	0	0 0	0		0.00%	0	0 0	0		0.00%	6 0 (<u> </u>	0.00%
/8		Covered bonds	0	0 0	0 (0.00%	0	0 0	0	0 0	0.00%	° °			0/	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0 0	0		0.00%	0	0 0	0	0 0	0.00%	0		0 0	0'	0 0.00%
80		Collective investments undertakings (CIU)	0	0 (0 (0 (0.00%	0	0 0	0	0 0	0.00%	6 0	0 0	0 0	0'	J 0.00%
81		Equity	0	0	0	0 (0.00%	0	0 0	0	0 0	0.00%	6 0	0 0	0 0	0'	J 0.00%
82		Securitisation														4/	
83		Other exposures	0	0	0 (0 (0.00%		0 0	0	0 0	0.00%	6 0	0 0	0 0	0'	0 0.00% 0 0.00%
84		Standardised Total	0	0 0) 0 <u>(</u>	0.00%	0	0 0	0	0 0	0.00%	0 0	0 0	0 0	0′	0.00%

33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposur	e Stage 2 expo	osure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
14,2	54	0 (ס	0	0 (0.00%	14,254	. () C) (0 0	0.00%	14,254	C) (0 0) 0	(0.00%
	0	0)	0	0 0	0.00%	0	() (0 0) (0 0	0.00%	0) () (0 0	0 0	(0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0 ()	0	0 (0.00%	0	() (0 0) (0 0	0.00%	0) () () 0) 0	(0.00%
	0	0 ()	0	0 (0.00%	0	() (0 0) (0 0	0.00%	0) () () 0) 0	(0.00%
	0	0)	0	0 0	0.00%	0	() (0 0) (0 0	0.00%	0) () (0 0) 0	(0.00%
	0	0)	0	0 (0.00%	0	() (0 0) (0 0	0.00%	0) () (0 0) 0	(0.00%
1,3		0	D	0	0 () 0.00%	1,319	() (0 0) (0 0	0.00%	1,319) () (0 0) 0	(0.00%
1,28		0	1	0	0 () 0.00%	1,283	(1 1	L C) (0 0	0.00%	1,283	; () 1	L 0) 0	(0.00%
1,28	33	0	1	0	0 (0.00%	1,283) 1	L C) (0 0	0.00%	1,283	; () 1	L 0) 0	(0.00%
22	27	0)	0	0 (0.00%	227	() (0 0) (0 0	0.00%	227	′ () (0 0) 0	(0.00%
	0	0)	0	0 (0.00%	0	() (0 0) (0 0	0.00%	0) () (0 0) 0	(0.00%
	0	0	D	0	0 (0.00%	0	() (0 0) (0 0	0.00%	0) () (0 0) 0	(0.00%
	0	0)	0	0 (0.00%	0	() (0 0) (0 0	0.00%	0) () (0 0) 0	(0.00%
	0	0)	0	0 0	0.00%	0	() (0 0) (0 0	0.00%	0) () (0 0	0 0	(0.00%
	0	0)	0	0 0	0.00%	0	() (0) (0 0	0.00%	0) () (0 0	0 0	(0.00%
	0	0)	0	0 0	0.00%	0	() (0) (0 0	0.00%	0) () (0 0	0	(0.00%
	0	0 ()	0	0 0	0.00%	0	() () ()) (0 0	0.00%	0) () () 0) 0	(0.00%
	0	0)	0	0 0	0.00%	0	() (0 0) (0 0	0.00%	0) () (0 0	0	(0.00%
	0	0)	0	0 (0.00%	0	() () () (0 0	0.00%	0) () (0 0	0 0	(0.00%
17,08	32	0	L	0	0 0	0.00%	17,082	0) 1	. 0	0	0 0	0.00%	17,082	C) 1	0	0	0	0.00%

										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Sta %)	age 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	14,254	0 0)	0 0) (0.00%	14,254		0 0	0 0	0) 0	0.00%	14,254	0	0	0	0	0	0.00%
	0	0 0)	0 0) (0.00%	0		0 0	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0)	0 0) (0.00%	0		0 0	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0)	0 0) (0.00%	0		0 0	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0		0 0) (0.00%	0		0 0	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0		0 0) (0.00%	0		0 0	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	1,319	0 0		0 0) (0.00%	1,319		D (0 0	0) 0	0.00%	1,319	0	0	0	0	0	0.00%
	1,283	0 1	. (0 0) (0.00%	1,283		0 1	L 0	0) 0	0.00%	1,283	0	1	0	0	0	0.00%
	1,283	0 1	. (0 0) (0.00%	1,283		0 1	L0	0) 0	0.00%	1,283	0	1	0	0	0	0.00%
	227	0 0		0 0) (0.00%	227		0 0	00	0) 0	0.00%	227	0	0	0	0	0	0.00%
	0	0 0)	0 0	0 (0.00%	0		0 0	00	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0)	0 0	0 0	0.00%	0		0 0	00	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0)	0 0	0 (0.00%	0		0 0	00	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0) (0 0	0 0	0.00%	0	(0 0	00	C) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0)	0 0	0 0	0.00%	0		0 0	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0) (0 0	0 0	0.00%	0	(0 0	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0 0) ()	0 0	0 0	0.00%	0	(0 0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0)	0 0	0 0	0.00%	0		0 0	00	C) 0	0.00%	0	0	0	0	0	0	0.00%
	0	0 0)	0 0	0 (0.00%	0		0 0	0 0	0) 0	0.00%	0	0	0	0	0	0	0.00% 0.00%
	17,082	0 1	. (0 0	0	0.00%	17,082) 1	. 0	0	0	0.00%	17,082	0	1	0	0	0	0.00%









										Adverse Scena	rio						
					31/12/2021					31/12/2022	2			31/12/2023			
	((mln EUR,%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio	- e Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions fo Stage 1 expos	Stock of Stock of provisions for provisions for ure Stage 2 exposure Stage 3 exposu	r Stage 3 exposure Stage 1 exposure	ure Stage 2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exp
	Central banks		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(′ ز
	Central governments		0 0)		0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	Regional governments or local authorities		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	Public sector entities		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.
	Multilateral Development Banks		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	International Organisations		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.
	Institutions		0 0)	0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.
	Corporates		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 ر
	of which: SME		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	Retail		0 0))	0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
N.A.	of which: SME		0 0)	0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	Secured by mortgages on immovable property		0 0)	0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.
	of which: SME		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.
	Items associated with particularly high risk		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	Covered bonds		0 0)	0 0	(0.00	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	() 0
	Claims on institutions and corporates with a ST credit assessment		0 0))	0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0.0.
	Collective investments undertakings (CIU)		0 0			0 0	(0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.0
	Equity		0 0			0 0	(0.00	6 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0.
	Securitisation																
	Other exposures		0 0			0 0	(0.00%		0 0	0 0	0 0.00%	0 0	0	0 0		0
	Standardised Total		0 0) 0	0	0.00%	/o 0 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0.0 0.0

Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	C		0	0.00%	0	0	0	0	0	C	0.00%	0	C	0 0	() 0	0	0.00%
	0	0	0	C)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	() 0	0	0.00%
	0	0	0	C)	0	0.00%	0	0	0	0	0	0	0.00%	0	C	0 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	(0	0	0.00%
	0	0	0	0)	0	0 0.00% 0 0.00% 0 0.00% 0 0.00%	0	0	0	0	0	C	0.00%	0	C	0 0	() 0	0	0.00%
	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	(0 0	0	0.00%
	0	0	0			0	0.00%	0	0 0	0	0	0	0	0.00%	0			(0	0	0.00%
	0	0	0				0.00% 0.00%	0	0 0	0	0	0	0	0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0 0	0	0	0	0	0.00% 0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0					0	0.00%
	0	0	0					0	0 0	0	0	0	0	0.00%	0					0	0.00%
	0	0	0			0	0.00% 0.00%	0	0 0	0	0	0		0.00%	0			() 0	0	0.00%
	0	0	0)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	0	0 0	() 0	0	0.00%
	0	0	0	()	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C) 0	() 0	0	0.00%
	0	0	0	C)	0 (0.00%	0) 0	0	0	0	0	0.00%	0	C	0 0	() 0	0	0.00%
	0	0	0	C	D	0	0.00%	0	0 0	0	0	0	C	0.00%	0	C	0 0	() 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	C	0 0	() 0	0	0.00% 0.00%
	0	0	0	0		0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	C	0	0	0.00%

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0 0	0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	00	C) 0	(0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00% 0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00% 0 0.00% 0 0.00% 0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C) 0	(0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00% 0.00%
	0 0	0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0) (0.00%	0	0	(0	0	C	0.00%		0 () 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0 0	0	0	0.00%	o (0 0	00	0	0	0	0.00%
	0	0	0		0 0) (0 0.00% 0 0.00% 0 0.00%	0	0		0 0	0	C	0.00%	o (0 () 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%	o (0 (0 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%		0 () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%		0 () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0	0	0	0.00%	o (0 (0 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0 0	0	0	0.00%	o (0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(0 0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00% 0.00%	0	0	(0 0	0		0.00%				0	0	0	0.00%
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_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
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Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	Stage 1 exposure	Stage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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_	0	0	0		0		0.00%	0				0		0 0.00% 0 0.00%	0				0	0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0)) 0	0	0.00%
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	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()	0 0	0	0.00%
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	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00% 0.00%
	0	0	0		0	0 0	0.00%	0	(0 0	0 0	0	0	0.00%	0	() 0) (0 0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0 (0 (0.00%	0	0	0 0	0	0 0	0	0.00%		0		0	0	0	0.00%
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	0	0	0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0		0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0	0.00%	0					0	0.00%		0		0	0	0	0.00%
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	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C	0 0	0	0.00%		D	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0 0.00% 0 0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 0	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	00	0	0.00%		0	0 (0	0	0	0.00%
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	0	0	0	0			0.00% 0.00%	0					0	0.00%				0	0	0	0.00% 0.00%
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											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 e	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	D	0	0.00%	C	0	0	0 0	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	C)	0	0.00%	C	0 0	0) 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	0 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	00	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	, C) C) 0	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	C	0 0) 0	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	о С	0 0) 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	C) C	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C) C	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	0 0	0	0	0.00%) C) <u> </u>	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0	0	0 0	0	0	0.00%	0 0		0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	(0	0	0	0	0	0.00%			0 0	(0 0	0	0.00%
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	0	0	0	0	1	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00% 0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	U		0	0.00%	C	0	0	0	0	0	0.00%			0		0	0	0.00%
	0	0	0			0	0.00%			0		0	0	0.00%						0	0.000/
	0	0	0			0	0 0.00% 0 0.00%			0		0		0.00%						0	0.00% 0.00%
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EBA	EUROPEAN BANKING AUTHORITY

		L	2	3	4	5	6	/	8	9	10	11	12	13	14
								Morato	ria - Actual						
								31/1	2/2020						
		Exposu	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	C	0 0		0 0		0 0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0 0		0 0		0 0	0	0	0	-
	Retail - Secured on real estate property														
Nykredit Realkredit	Retail - Secured on real estate property - Of Which: SME														
NyRicult RealRicult	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0 0		0 0		0 0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0		0 0		0 0	0	0	0	-

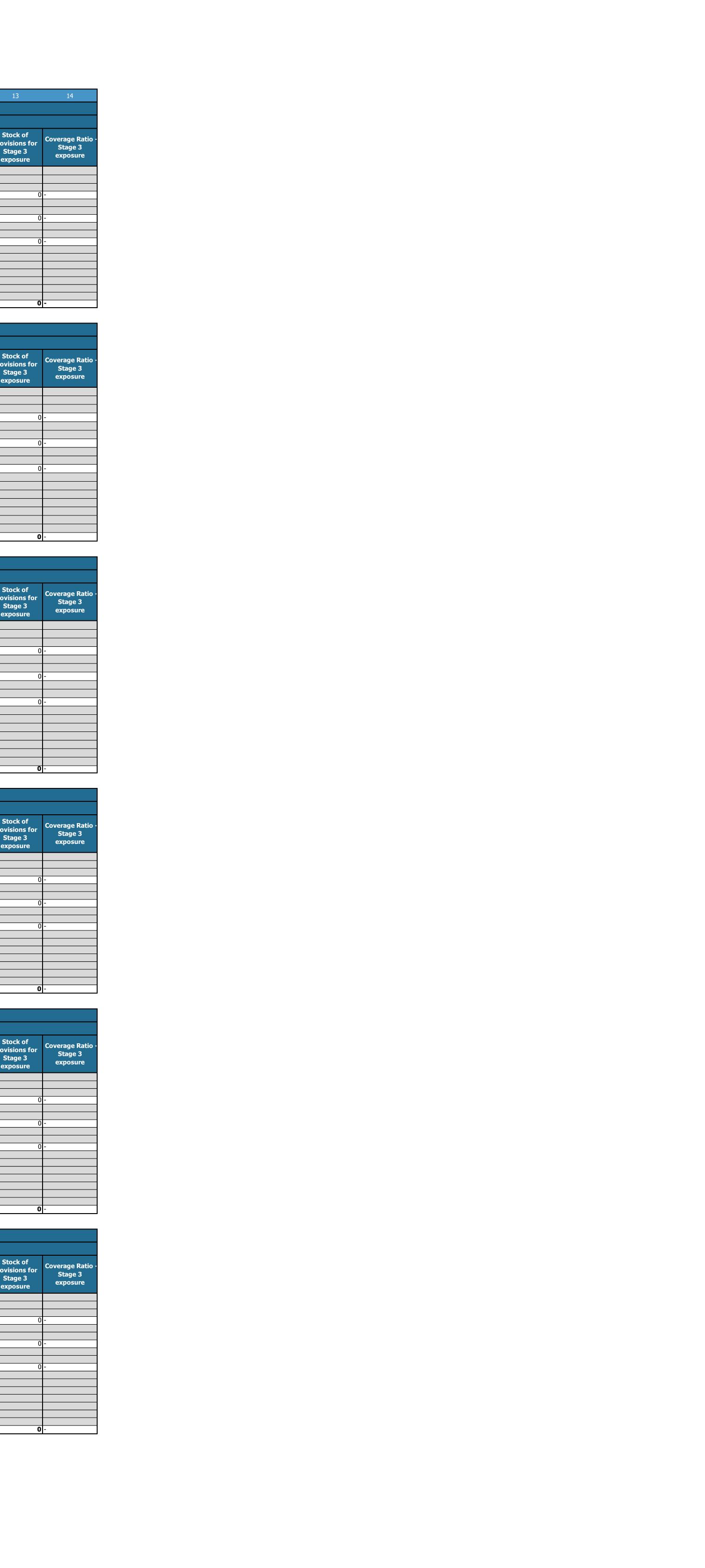
										Morato	ria - Actual						
										31/1	2/2020						
				Exposu	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(min	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
19		Central banks															
20		Central governments															
21		Institutions															
22		Corporates		C		0) (0 (0 0		0 0		0 0	0	0		0 -
23		Corporates - Of Which: Specialised Lending															
24		Corporates - Of Which: SME															
25		Retail		C		0) (0 (0 0		0 0		0 0	0	0		0 -
26		Retail - Secured on real estate property															
27	DENMARK	Retail - Secured on real estate property - Of Which: SME															
28	DENMARK	Retail - Secured on real estate property - Of Which: non-SME		C		0)	0 (0 0		0 0		0 0	0	0		0 -
29		Retail - Qualifying Revolving															
30		Retail - Other Retail															
31		Retail - Other Retail - Of Which: SME															
32		Retail - Other Retail - Of Which: non-SME															
33		Equity															
34		Securitisation															
35		Other non-credit obligation assets															
36		IRB TOTAL		0				0 0	0 0		0 0		0 0	0	0		0 -

									Morato	ria - Actual						
									31/1	12/2020						
			Expos	ure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage I
Row Num		(mln EUR, G	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage exposu
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		0	0	0	0	0 0		0 0		0 0	C	0 0		0 -
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail		0	0	0	0	0 0		0 0		0 0	C	0		0 -
44		Retail - Secured on real estate property														
45	N.A.	Retail - Secured on real estate property - Of Which: SME														
46	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	C	0		0 -
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL		0	0	0	0	0 0		0 0		0 0	0	0		0 -

									Morato	oria - Actual						
									31/1	12/2020						
			Exposu	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	(D	0	0	0	0 0		0 0		0 0	() () (0 -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	(D	0	0	0	0 0		0 0		0 0	() () (0 -
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME	(0	0	0	0	0 0		0 0		0 0	() <u>(</u>)(0 -
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Equity Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	(0	0		0 0		0 0		0 0	0	<u>ז ר</u>) (0 -

									Morator	ia - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, ^o	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates		0	0	0	0	0 0		0 0		0 0	0	0	(0 -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail		0	0	0	0	0 0	(0 0	(0 0	C	0	(0 -
80		Retail - Secured on real estate property														
81		Retail - Secured on real estate property - Of Which: SME														
82	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0	0	0	(0 -
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL		0	0 (0	0	0 0) 0) 0	0	0	C	D -

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates	(0	0	0	0 0		0 0		0 0	0 0	0	(0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	(0	0	0	0 0		0 0		0 0	0 0	0	(0 -
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME	(0	0	0	0 0		0 0		0 0	0 0	0	(0 -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	C		0	0 (0 0		0 0		0 0	0	0	(D -



	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates		0	0)	0	0 0		0 0		0) (0 0	(0 -
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail		0	0)	0	0 0		0 0		0) (0 0	(0 -
116		Retail - Secured on real estate property														
117	N.A.	Retail - Secured on real estate property - Of Which: SME														
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0 0		0 0		0 () (0 0	(0 -
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL		0	0		0	0 0		0 0				0	(0 -

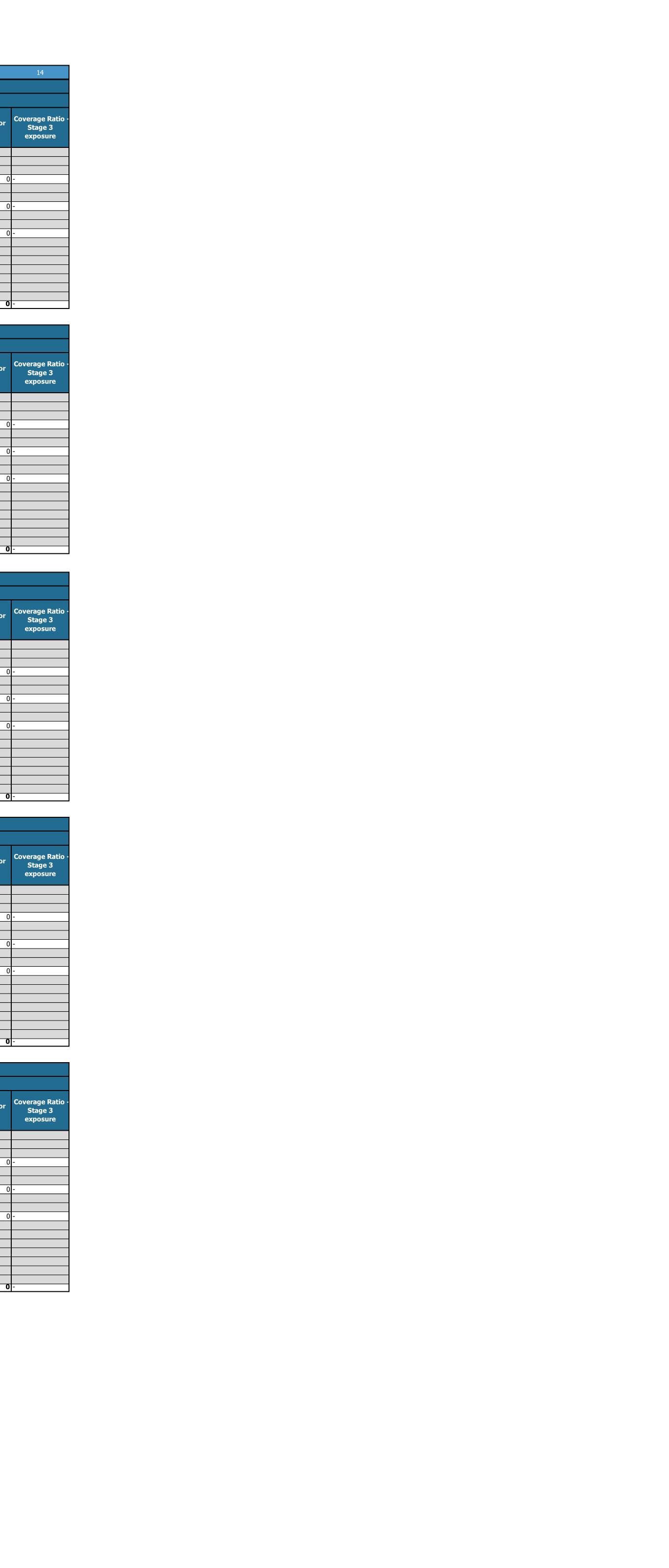
									Morato	ria - Actual						
									31/1	.2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, S	6) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0	0 C		0 0		0 0		0 0) (<u>) 0</u>	(0 -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0	0 0		0 0		0 0		0 0) (J 0	(0 -
134		Retail - Secured on real estate property														
135	N.A.	Retail - Secured on real estate property - Of Which: SME														
136	IN./\.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0 0		0 0		0 () (J 0	(0 -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL		0	0	0 0		0 0		0 0		0 0		0 0	(0 -

									Morato	rid - Actual						
									31/1	L2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	(D	0 (0 (0	0 0)	0 0		0 0) (0	0) -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	(0	0 (0	0	0 0)	0 0		0 0) (0	0) -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN. <i>F</i> \.	Retail - Secured on real estate property - Of Which: non-SME	()	0 (0 (0	0 0)	0 0		0 0) (0	0	- ز
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL			0 (0	0 0		0 0		0 0	0	0	0	/

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR,%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	0	0	0 0		0 0		0 () () (0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	0	0	0 0		0 0		0 () () (0 -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 () () (0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		0	0	0	0	0 0		0 0		0 0) 0		0 -

										Morato	ria - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(n	mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
181		Central banks															
182		Central governments															
183		Institutions															
184		Corporates		C		0 ()	0 0	0 0		0 0		0 0) 0	0		0 -
185		Corporates - Of Which: Specialised Lending															
186		Corporates - Of Which: SME															
187		Retail		C		0 ()	0 0) 0		0 0		0 0) 0	0		0 -
188		Retail - Secured on real estate property															
189	N.A.	Retail - Secured on real estate property - Of Which: SME															
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME		C		0 ()	0 0	0 0		0 0		0 0) 0	/ 0		0 -
191		Retail - Qualifying Revolving															
192		Retail - Other Retail															
193		Retail - Other Retail - Of Which: SME															
194		Retail - Other Retail - Of Which: non-SME															
195		Equity															
196		Securitisation															
197		Other non-credit obligation assets															
198		IRB TOTAL		0		0 0		0 0	0		0 0		0 0	0			0 -

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	BA EUROPEAN BANKING AUTHORITY						2021 El	J-wide	Stress T Nyk	est: Cr redit Realk			0-19 IRE	3			
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guara	antees - Actual						
										31/1	2/2020						
	_			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio - Stage 3
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks															
2		Central governments															
3		Institutions															
4		Corporates) (0 () (D	0 0		0 0		0 0) () (ט 0'	-
5		Corporates - Of Which: Specialised Lending) (0 () (0	0 0		0 0		0 0) () (<u>ן</u> 0	<u> -</u>
6		Corporates - Of Which: SME		() (0 () (0	0 0		0 0		0 0) () (<u>)</u> 0'	-
7		Retail		26	5 (0 14	1 (0 2	6 18		2 1		0 0) () (<u>)</u> 0'	<u> -</u>
8		Retail - Secured on real estate property		26	5 (0 14	1 (0 2	6 18		2 1		0 0) () (<u>)</u> 0'	<u> -</u>
9	Nykredit Realkredit	Retail - Secured on real estate property - Of Which: SME		15	5 (3 0	3 (0 1	5 10		0 0		0 0) () (<u>)</u> 0'	<u> </u>
10		Retail - Secured on real estate property - Of Which: non-SME		11	(0 6	6 (0 1	1 8		2 1		0 0) () (<u>)</u> <u>0</u>	<u> </u>
11 12		Retail - Qualifying Revolving		() (0 () ()	0 0		0 0		0 () () (0'	<u> </u>
12		Retail - Other Retail		() (0 () (0	0 0		0 0		0 0) () (<u>)</u> 0'	<u> </u>
13		Retail - Other Retail - Of Which: SME		() (0 () (0	0 0		0 0		0 0) () (<u>)</u> <u>0</u>	<u> -</u>
14		Retail - Other Retail - Of Which: non-SME		() (0 () (0	0 0		0 0		0 0) () (י <u>ט</u> יט	-
15		Equity						-								4	L
16		Securitisation															
17		Other non-credit obligation assets		~ ~ ~					40								
18		IRB TOTAL		26	ק נ) 14	+ U	ין 2	5 18		2 1		U U	ין ט	y (ע <u>ט</u>	17

								Public guara	antees - Actual						
								31/1	2/2020						
		Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
19	Central banks														
20	Central governments														
21	Institutions														
22	Corporates	0		0	0	0	0 0		0 0		0 0) C	0 0	0	-
23	Corporates - Of Which: Specialised Lending														
24	Corporates - Of Which: SME														
25	Retail	26		0	L4	0	26 18		2 1		0 0) C	0 0	0	-
26	Retail - Secured on real estate property														
DENMARK	Retail - Secured on real estate property - Of Which: SME														
28 DLINIMARK	Retail - Secured on real estate property - Of Which: non-SME	11		0	6	0	11 8		2 1		0 0) C	0 0	0	-
29	Retail - Qualifying Revolving														
30	Retail - Other Retail														
31	Retail - Other Retail - Of Which: SME														
32	Retail - Other Retail - Of Which: non-SME														
33	Equity														
34	Securitisation														
35	Other non-credit obligation assets														
36	IRB TOTAL	26		0 1	.4	0	26 18		2 1		0 0	0	C	C	-

									Public guara	intees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates)	0 0)	0 (0 0	0	0 0	(0 0	C) () (0 -
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail)	0 0) (0 (0 0	C	0 0	(0 0	C) () (0 -
44		Retail - Secured on real estate property														
45	N.A.	Retail - Secured on real estate property - Of Which: SME														
46	N.A.	Retail - Secured on real estate property - Of Which: non-SME)	0 () (0 (0 0	C	0 0	(0 0	C) () (0 -
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL			0 0) (0	0	0	C	0	0	0		0 -

									Public guara	antees - Actual						
									31/1	.2/2020						
			Εχροςι	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio · Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates		0	0 ()	0	0 0		0 0		0 (0 0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		0	0 ()	0	0 0		0 0		0 (0 0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 ()	0	0 0		0 0		0 (0 0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Equity Securitisation														
71		Other non-credit obligation assets														
72				0	0 (0	0 0		0 0) () 0	0	0	-

									Public guara	intees - Actual						
									31/1	2/2020						
			Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates		0	0	0	0	0 0	(0 0		0 0	0 0	0	(0 -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail		0	0	0	0	0 0	(0 0		0 0	0 0	0	(0 -
80		Retail - Secured on real estate property														
81	N.A.	Retail - Secured on real estate property - Of Which: SME														
82	IN. <i>F</i> \.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	(0 0	(0 0	0 0	0	(0 -
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL		0 0				0 0	C) 0	(0 0	0	0	() -

									Public guara	antees - Actual						
									31/1	.2/2020						
			Exposu	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
91		Central banks														
92		Central governments														
93		Institutions					-			-						
94		Corporates		0	0 () (0 (0 0		0 0		0 0	0	C)	0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	(0	0 0) (0 (0 0		0 0		0 0	0	C		0 -
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME	(0	0 () (0 (0 0		0 0)	0 0	0	C		0 -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	(D	0 0		0 (0 0		0 0		0 0	0	0		0 -



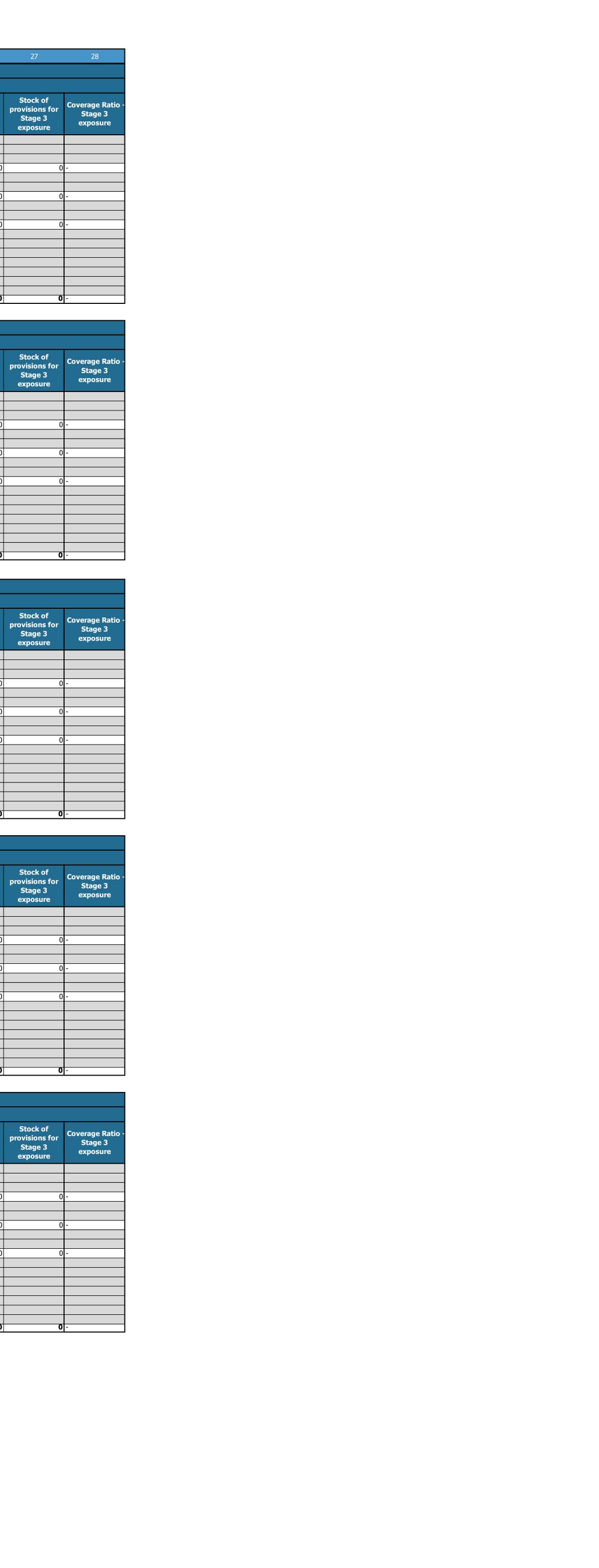
AUTHORITY								Nivizz	redit Realk	rodit						
		Г	15	16	17	18	19	20		22	23	24	25	26	27	
										antees - Actual						
		-								.2/2020						
			Exposu	re values	Pick ovpor	sure amounts		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	6
				T			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1		provisions for Stage 3	5
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	·	guaranteed amount		guaranteed amount	-	guaranteed amount	exposure	exposure	exposure	e
	Central banks															
	Central governments				_											_
	Institutions															
	Corporates		()	0	0 ()	0 0		0 0		0 <u> </u>) (0 0		0 -
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME														\	
	Retail		(J	U	U ()	0		U 0			0	0		U -
	Retail - Secured on real estate property															
N.A.	Retail - Secured on real estate property - Of Which: SME				0	0				0 0		0				
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving)	0	0 ()	0		0 0) (0		0 -
	Retail - Qualifying Revolving Retail - Other Retail															-
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															-
	Securitisation															
	Other non-credit obligation assets															_
						n c		0		0 0		0 0		0		
	IRB TOTAL			•	-1 -				Dublic mark			-1 -			1	D[-
								Stage 1		antees - Actual .2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
	IRB TOTAL			re values		sure amounts	Stage 1 exposure	exposure, of which	31/1 Stage 2	.2/2020 Stage 2 exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1			
		(mln EUR, %)	Exposu A-IRB	re values F-IRB	Risk expos A-IRB	sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	31/1	.2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed			Stock of provisions for Stage 3 exposure	
	Central banks	(mln EUR, %)		T				exposure, of which	31/1 Stage 2	.2/2020 Stage 2 exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cov
	Central banks Central governments	(mln EUR, %)		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions	(mln EUR, %)		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates	(mln EUR, %)		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	(mln EUR, %)		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(mln EUR, %)		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Corporates Corporates - Of Which: SME	(mln EUR, %)		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	(mln EUR, %) (mln EUR, %) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Corporates Retail - Secured on real estate property Secure on real es	(mln EUR, %) (mln EUR, %) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	(min EUR, %)		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	(mln EUR, %) (mln EUR, %) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail	(mln EUR, %) (mln EUR, %) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: NME	(mln EUR, %) (mln EUR, %) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail	(mln EUR, %) (mln EUR, %) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1		T				exposure, of which guaranteed	31/1 Stage 2	.2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	C)	0	0	0	0 0		0 0	() (0 0	0		0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	C)	0	0	0	0 0		0 0	() (0 0	0		0 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN. <i>P</i> .	Retail - Secured on real estate property - Of Which: non-SME	C)	0	0	0	0 0		0 0	() () 0	0		0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0		0	0	0	0 0		0 0	() (0	0	(0 -

										Public guara	ntees - Actual						
										31/12	2/2020						
				Exposure	values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(m	nln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks															
164		Central governments															
165		Institutions															
166		Corporates		0	0	(() (0 0	C	0 0	(0 0	0	0	0	-
167		Corporates - Of Which: Specialised Lending															
168		Corporates - Of Which: SME															
169		Retail		0	0	() () () 0	C) 0	(0 0	0	0	0	-
170		Retail - Secured on real estate property															
171	N.A.	Retail - Secured on real estate property - Of Which: SME															
172	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	(() () 0	C) 0	(0 0	0	0	0	-
173		Retail - Qualifying Revolving															
174		Retail - Other Retail															
175		Retail - Other Retail - Of Which: SME															
176		Retail - Other Retail - Of Which: non-SME															
177		Equity															
178		Securitisation															
179		Other non-credit obligation assets															
180		IRB TOTAL		0	0	0) (0	0	0	(0 0	0	0	0	-

								Public guara	antees - Actual						
								31/1	2/2020						
		Exposu	e values	Risk expos	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181	Central banks														
182	Central governments														4
183	Institutions														
184	Corporates	0	(0	(0	0 0		0 0		0 (0 0	0	(0 -
185	Corporates - Of Which: Specialised Lending														
186	Corporates - Of Which: SME														
187	Retail	0		0	(0	0 0		0 0		0 0	0 0	0		0 -
188	Retail - Secured on real estate property														
¹⁸⁹ N.A.	Retail - Secured on real estate property - Of Which: SME														
190	Retail - Secured on real estate property - Of Which: non-SME	0	(0	(0	0 0		0 0		0 0	0 0	0		0 -
191	Retail - Qualifying Revolving														
192	Retail - Other Retail														
193	Retail - Other Retail - Of Which: SME														
194	Retail - Other Retail - Of Which: non-SME														
195	Equity														
196	Securitisation														
197	Other non-credit obligation assets														
198	IRB TOTAL	0	C	0	(0	0 0		0 0) 0	0		0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB



				29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
													Mora	atoria - Baseline S	Scenario									
							31/12/2021							31/12/2022							31/12/2023			
Row Num			(min EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	(
2		Central governments																						
3		Institutions																						
4		Corporates		0	0) () () (D C) -	0) (0	0	0 ()) -	0	0)	0 0	0	0	-
5		Corporates - Of Which: Specialised Lending																						
6		Corporates - Of Which: SME																						
7		Retail		0	0) () (0 0	0 0) -	0) (0	0	0 ()	<u>-</u>	0	0)	0 0	0	0'	-
8		Retail - Secured on real estate property																					′	
⁹ Nvkre	edit Realkredit	Retail - Secured on real estate property - Of Which: SME		0	0						0		0	0	0			0	0		0	0		
		Retail - Secured on real estate property - Of Which: non-SME		0	0		/(/	J () -	0		0	0	0 () -	0	0		0 0	0		-
11		Retail - Qualifying Revolving Retail - Other Retail																						
13		Retail - Other Retail - Of Which: SME																						
14		Retail - Other Retail - Of Which: non-SME																						
15		Equity																						
16		Securitisation																						
17		Other non-credit obligation assets																						
18		IRB TOTAL		0	0		O O		0) -	0	0		0	0 0) -	0	0		0 0	0	0	-

EBA EUROPEAN BANKING AUTHORITY

											MUId	itoria - Baseline So										
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR	Stage 1 exposure 8, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag expo
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0	0	0 0	-	C	(0	0 ()	0 0	-	0	0	C) (0 0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0	0	0 0	-	0	(0	0 ()	0 0	-	0	0	C) (0 0	0 -
	Retail - Secured on real estate property																					
DENMARK	Retail - Secured on real estate property - Of Which: SME																					
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	-	0	(0	0 ()	0 0	-	0	0	C) (0 0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0	0	0 0	-						0 0	-	0	0	0				0 -

												Mora	ntoria - Baseline Se	cenario									
						31/12/2021							31/12/2022							31/12/2023			
tow lum		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																						
38	Central governments																						
39	Institutions																						
40	Corporates		0	(0 0)	0	0 -	C	0) (0 (0	0 0	-	0	(0 0	0	0	-
41	Corporates - Of Which: Specialised Lending																						
42	Corporates - Of Which: SME																						
43	Retail		0	()	0 0)	0	0 -	0	0) (0 (0	0 0	-	0	()	0 0	0	0	-
44	Retail - Secured on real estate property																						
⁴⁵ N.A.	Retail - Secured on real estate property - Of Which: SME																						
46 N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	() (0 0)	0	0 -	0	0) (0 (0	0 0	-	0	() (0 0	0	-
47	Retail - Qualifying Revolving																						
48	Retail - Other Retail																						
49	Retail - Other Retail - Of Which: SME																						
50	Retail - Other Retail - Of Which: non-SME																						
51	Equity																						
52	Securitisation																						
53	Other non-credit obligation assets																						
54	IRB TOTAL		0	C		0 0)	0	0 -	0	0		0 0		0 0	-	0	(0	0	0	-

											Mora	toria - Baseline S	Scenario									
					31/12/2021							31/12/2022	:						31/12/2023			
	(mlr	Stage exposu EUR, %)		Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0		0	0 -	0	0) ()	0 ()	0 -	0	C		0 0		0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0		0	0 -	0	0) ()	0 ()	0 -	0	C		0 0		0) -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0)	0	0 -	0	0) ()	0 ()	0 -	0	C		0 0		0) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0) -	0	0			0 0		0 -	0	0		0 0	C	0) -

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or C
	Central banks																						
	Central governments																		4				
	Institutions							-											4			-	
	Corporates		0	0		0 0	0 0	(0 -	0	()	0 (0 C)	0 -		0 0	0) C	0 0	(0 -
	Corporates - Of Which: Specialised Lending																		4				4
	Corporates - Of Which: SME										\	.							4				
	Retail		0	0		0 0	0 0) -	0	()	0 (0 0)	0 -		0	0	0 ((0-
	Retail - Secured on real estate property																		4				4
N.A.	Retail - Secured on real estate property - Of Which: SME															0			<u></u>				
	Retail - Secured on real estate property - Of Which: non-SME		0	0		5 0	0	() -	0	()	0 (0 -	L		⁰			(0-
	Retail - Qualifying Revolving																		4				4
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																		l				
	Retail - Other Retail - Of Which: non-SME																						-
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	^			0			n -						0.	0		í c				

											Mora	atoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
/ h	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions			0	0		0			0	0	0	0	0	0		0		0		0	
	Corporates		J	0	<u> </u>		0	J -	L L	0	0	0	0	0	-		0 () 	0 (J L	0) -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
	Retail	(0	0	0 0)	0) -	(0	0	0	0	0	0 -		0 ()	0 (0 0	0) -
	Retail - Secured on real estate property									-										-		
	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME	(0	0	0 0)	0) -	0	0	0	0	0	0	0 -		0 ()	0 (0 0	0) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																			_		
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets IRB TOTAL			0	0 0		0			n	0	0	0	0	0_				0 (0	
									U		U										U	-

EUROPEAN BANKING AUTHORITY									1	2021 El	J-wide)-19 IRB							
												Nyl	kredit Realk	redit									
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	
												Mora	toria - Baseline So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cov
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		(0 0)	0 0	0		0 -	0	(0) () () C) -	C) (0	0 (<u>) (</u>	· C	ງ -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		(0 0)	0 0	0		0 -	0	(0) () () C) -	C)	0	0 (<u>)</u>	<u>ر</u>	ე -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		(0 0)	0 0	0		0 -	0	(0	0 () () C) -	0		0	0 (<u>0 (</u>	0) -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4
	Equity																						4
	Securitisation																						4
	Other non-credit obligation assets IRB TOTAL																		-				

											Mora	toria - Baseline Se	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Sta
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0)	0	-	0) 0	() (0	0 0	-	0	() (0 0	()	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0)	0	-	0) 0	() (0	0 0	-	0	() (0 0	()	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0)	0	-	0) 0	() (0	0 0	-	0	() (0 0	()	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0		0 (-	0	0	(0 0	-	0	() 0	(0 -

											Mora	itoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	stage 1 cposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	(0 0		0	0 -	0		0	0	0	0 () -	(0 0	(0	0	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	(0 0)	0	0 -	0)	0	0	0	0 () -	(0 0	(0	0	0	-
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	0	0	(0 0)	0	0 -	0	(0	0	0	0 () -	(0 0	(0	0	0	-
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets							0					•									
	IRB TOTAL	0	0	C	0 ונ		U	U -	0		U	U	U	U C) -	C C	0 J		0	0	0	-

											Mora	atoria - Baseline S	cenario									
				:	31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 p exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0 0	0	(0 0	-	(0 0		0	D	0	0 -	0	0		0 0	0	0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0 (0 0	0	(0 0	-	(0 0		0		0	0 -	0	0		0 0	0	0) -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 (0 0	0	(0 0	-	(0 0		0)	0	0 -	0	0		0 0	0	0) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL			0 0	0	C	0	-	C) 0		0			D -	0	0		0 0	0	0	-

											Mora	toria - Baseline So	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage S exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0		0	0 0)	0	0 -		0 (0	0 ((0 0	-	0	0) (0 0)	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0		0	0 0)	0	0 -		0 (0	0 ((0 0	-	0	0) (0 0		0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
11.7.	Retail - Secured on real estate property - Of Which: non-SME	0		0	0 0)	0	0 -		0 (0	0 ((0 0	-	0	0) (0 0		0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets			-																_		
	IRB TOTAL	0		0	0 0		0	0 -				0 0		0	-	0	0) 0		0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

																<u> </u>	Nicult Neal														
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
															P	Public guarantees	s - Baseline Scen	nario													
						31/12	2/2021									31/12	.2/2022									31/1	.2/2023				
Pow		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of r provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	f Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num	(mln EUR, %	%)	guaranteed		guaranteed amount		guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed		guaranteed	exposure	exposure	exposure	exposure
1	Central banks														amount								amount								
2	Central governments																														
3	Institutions																														
4	Institutions Corporates		0 () (0 0	0) (0	0)) -	(0 0) (0 0) (0	0	0 (D C) -	0	0		0 (C	0 0		0 0	/	0 -
5	Corporates - Of Which: Specialised Lending																														
6	Corporates - Of Which: SME																														
7	Retail		26) 2	2 0	0) (0	0)) -	26	5 0)	2 0	0 (0	0	0 (0 0) -	26	0		2 (0	0 0		0 0	′	0 -
8	Retail - Secured on real estate property																													4	
⁹ Nykredit Realkredit	Retail - Secured on real estate property - Of Which: SME																													4	
	Retail - Secured on real estate property - Of Which: non-SME																													4	
12	Retail - Qualifying Revolving Retail - Other Retail	_																													
12	Retail - Other Retail - Of Which: SME																														
14	Retail - Other Retail - Of Which: non-SME																														
15																															
16	Securitisation																														
17	Other non-credit obligation assets																														
18	IRB TOTAL		0 () () 0	0) (0	0) -	C) 0) (0 0	C	0	0	0 0) 0) -	0	0		0 0		0 0		0 0	,	0 -

EBA EUROPEAN BANKING AUTHORITY

						31/12	/2021									31/12	2/2022									31/12	2/2023			
	(mln EUR, ۱۹	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions Corporates																													
	Corporates	(0 0	0	0	0	0	0	0	0	D -	0	0	0	0	()	0 0	0) (0 -	0	0		0 0	C	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail	26	5 0	2	0	0	0	0	0	0	D -	26	0	2	0	()	0 0	0) (0 -	26	0		2 0	C	0	0	0	0 -
	Retail - Secured on real estate property																													
DENMARK	Retail - Secured on real estate property - Of Which: SME																													
JENIMARK	Retail - Secured on real estate property - Of Which: non-SME	(0 0	0	0	0	0	0	0	0	D -	0	0	0	0	()	0 0	0) (0 -	0	0		0 0	C	0	0	0	0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity Securitisation																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0 0	0	0	0	0	0	0	0) -	0	0	0	0	C		0 0	0		0 -	0	0		0	0	0	0	0	0 -

																	Pu	Iblic guarantees -	Daseline Scenari	10													
								31/12	2/2021									31/12/	/2022									31/12/2	2023				
Row Ium			(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
37	Cei	entral banks																												('	4/	V	
38		entral governments																												('	4'		
39	Ins	stitutions																												· · · · · · · · · · · · · · · · · · ·	4	4	
40	Co	orporates		0	0	0) (0 0	0 0	(D C) () -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0'	<u> </u>	0) -
41		Corporates - Of Which: Specialised Lending																												·	4/	<u> </u>	
42		Corporates - Of Which: SME																												(4/		
43		etail		0	0	0) (0 0	0 0		D C	() -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0'	0) -
44		Retail - Secured on real estate property																												·	4/	<u> </u>	
⁴⁵ N.A.		Retail - Secured on real estate property - Of Which: SME																												()	4/		
46		Retail - Secured on real estate property - Of Which: non-SME		0	0	0) (0 0	0 0	(D C	() -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0'	0) -
47		Retail - Qualifying Revolving																												('	4		
48		Retail - Other Retail																												· · · · · · · · · · · · · · · · · · ·	4/		
49		Retail - Other Retail - Of Which: SME																												· · · · · · · · · · · · · · · · · · ·	4/		
50		Retail - Other Retail - Of Which: non-SME																												· · · · · · · · · · · · · · · · · · ·	4/		
51	Equ	luity																												· · · · · · · · · · · · · · · · · · ·	4/		
52		ecuritisation																												· · · · · · · · · · · · · · · · · · ·	4/		
53	Oth	ther non-credit obligation assets																												(/		
54	IR	B TOTAL		0	0	0	0	0) 0	C) 0	0	<u> -</u>	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	<u> </u>	<u> </u>	0	-

																P	Public guarantees	- Baseline Scena	ario													
							31/12	2/2021									31/12	/2022									31/12	2/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																															
	Central governments Institutions Corporates																															
	Institutions																															
	Corporates		(0 0		0 0	0 0	0 0) (0 (0 0	-	(0 0	0	0 0		0	0 0)	0 -	C	0 0	C	0	0	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail			0 0		0 (0 0	0 0) (0 (0 0	-	(0 0	0	0 0		0	0 0)	0 -	() 0	C	0	0	0	0	0	0	0 -
	Retail - Secured on real estate property																															
	Retail - Secured on real estate property - Of Which: SME																															
N.A.	Retail - Secured on real estate property - Of Which: non-SME			0 0		0 (0 0	0 0) (0 (0	-	(0 0	0	0 0		0	0 C		0 -	() 0	C	0	0	0	0	0	0	0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity Securitisation																															
	Other non-credit obligation assets																															
	Other non-credit obligation assets IRB TOTAL			0 0		0 0	0 0	0 0) (0 () 0	-	0		0 0	0) 0		0	0 0		0 -	C	0	0	0	0	0	0	0	0	0 -

																Public guarantees	s - Baseline Scena	ario													
						31/	/12/2021									31/1	12/2022									31/1	2/2023				
		Stage expos (mln EUR, %)	e 1 sure guarante amoun	e, of Stage 2 eed exposu	2 2 Ire guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Coverage I Stage exposu
	Central banks																														
	Central governments																												//		
	Institutions																												<u>/</u> /		
	Corporates		0	0	0	0	0	0 0	0	0 0	-		0 0		0	0	0	0	0	0	0 -	()	0			0	<u>ر</u>	<u>,</u> 0')	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0	0 0	0	0 0	-		0 0		0	0	0	0	0	0	0 -	()	0	(0	<u>ر</u>	<u> </u>)	0 -
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 0	0 0	0 0	-		0 0		0	0	0	0	0	0	0 -	()	0	(0 (<u>ן</u>	`0)	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets IRB TOTAL																														
	IRB TOTAL		0	0	0	0	0	0 0		0 0	-) 0		0	0	0	0	0	0	0 -	C		0	(0 0	ر ا	0		0 -

																Ρ	Public guarantee	es - Baseline Scenar	rio													
							31/12	2/2021									31/:	12/2022									31,	/12/2023				
Row Num		(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure
91	Central banks																															
92	Central governments																															
93	Institutions																															
94	Corporates			0 0	(0 (0 0	0 0	0 0)	0	0 -		0	0	0 0)	0 0	0 0	0	0	0 -	0)	0	0	0	0	0	0)	0 -
95	Corporates - Of Which: Specialised Lending																															
96	Corporates - Of Which: SME																															
97	Retail			0 0	(0 (0 0	0 0	0 0)	0	0 -		0	0	0 0)	0 0	0 0	0	0	0 -	0)	0	0	0	0	0	0)	0 -
98	Retail - Secured on real estate property																															
99	Retail - Secured on real estate property - Of Whether the secure of t	/hich: SME																														
100 N.	A. Retail - Secured on real estate property - Of Wh	/hich: non-SME		0 0	(0 (0 0	0 0	0 0)	0	0 -		0	0	0 0)	0 0	0 0	0	0	0 -	0)	0	0	0	0	0	0)	0 -
101	Retail - Qualifying Revolving																															
102	Retail - Other Retail																															
103	Retail - Other Retail - Of Which: SME																															
104	Retail - Other Retail - Of Which: non-SME																															
105	Equity																															
106	Securitisation																															
107	Other non-credit obligation assets																															
108	IRB TOTAL			0 0	(0 0) 0	0 0) 0		0	0 -		0	0	0 0		0 0) 0			0 -	0)	D	0	0	0	0	0 0		0 -

BANKING AUTHORITY														2021 E	J-wide		est: Creative Creater	edit risk aredit		D-19 IR	В									
		50) 5	1 5	52 53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
																Public guarantees	- Baseline Scena	rio												
						:	31/12/2021									31/12	2/2022									31/12	2/2023			
		Stag expos (mln EUR, %)	e 1 exposi sure guara	ich Stag nteed	ge 2 sure guaran	2 e, of Stage 3 h exposu	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks		amo		amor		amount						amount		amount		amount						amount		amount		amount			
	Central governments																													
	Institutions																													
	Corporates		0	0	0	0	0	0	0	0 0) -		0	0) (0 0) (0 0	0	0	0 -	0	0)	0 0	0	0	1	0 0	0
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0	0	0	0	0	0 0) -		0	0) (0 0) (0 0	0	0	0 -	0	0)	0 0	0	0	1	0 0	0
	Retail - Secured on real estate property																													
N.A.	Retail - Secured on real estate property - Of Which: SME																													
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0 0) -		0	0) (0 0) (0 0	0	0	0 -	0	0		0 0	0	0	1	0 0	0
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0	0	0	0	0	D	0	0 0) -		0	0		0 0				0	01-	0	0		0 0	0	0	1	0 0	0

							31/	12/2021									31/12	/2022									31/1	2/2023			
				Stage 1		Stage 2	<u> </u>	Stage 3						Stage 1		Stage 2	31,12,	Stage 3						Stage 1		Stage 2	51,	Stage 3			
		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions Stage 2 exposur	for provisions fo	or Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks					binotint										Uniount		binount						binobint		binoditt		Bintodint			
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0)	0	0 (0	0	0	0 -)	0 0	0	0	0	0	0	0	-	(0	0	0	0	0 0) () 0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0		0	0	0 0	0	0	0	0 -		0	0 0	0	0	0	0	0	0	-	(ס	0	0	0	0 0) (0 0	
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME		0	0)	0	0 0	0	0	0	0 -)	0 0	0	0	0	0	0	0	-	(0	0	0	0	0 0) (0 0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets														-																
	IRB TOTAL		0	0)	D	0 0	DI	0	0	0 -			0 0	0	0	0	0	0	0	-			D	0	0	0 0		0	

																	Public guarantee	s - Baseline Scena	ario													
							31/1	.2/2021									31/1	12/2022									31/12	/2023				
v n		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Rati Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteec amount	f Stage 3	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																															
	Central governments																															
7	Institutions																															
3	Corporates		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (D	0) -	() 0		0 0	0	0	0	0	0) -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
1	Retail		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (0	0) -	() 0		0 0	0	0	0	0	0) -
2	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (0	0) -	() 0		0 0	0	0	0	0	0) -
5	Retail - Qualifying Revolving																															
5	Retail - Other Retail																															
7	Retail - Other Retail - Of Which: SME																															
3	Retail - Other Retail - Of Which: non-SME																															
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2	IRB TOTAL		0	0	0	0		0	0	0	0	0 -		0	0	0	0	0	0 0		0	-	(0		0 0	0	0	0	0	0	-

																•	Public guarantees	- Baseline Scena	ario												
							31/12	2/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - S Stage 3 exposure	Stage 1 xposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
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							31/1	12/2021									31/12	2/2022									31/1	2/2023				
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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182	Central governments Institutions Corporates																															
183	Institutions																															
184	Corporates			0 0	0 0	0	0	0	0	0	0) -	0	0	(0	0		0	0 0	0) –	0	0		0 0)	0 0) (0 0	0	ე -
185	Corporates - Of Which: Specialised Lending																															
186	Corporates - Of Which: SME																															
187	Retail			0 0	0	0	0	0	0	0	0) -	0	0	(0	0)	0	0 0	0) –	0	0		0 0)	0 0) (0 0	0	0 -
188	Retail - Secured on real estate property																															
189 N.A.	Retail - Secured on real estate property - Of Which: SME																															
190 N.A.	Retail - Secured on real estate property - Of Which: non-SI	ME		0 0	0	0	0	0	0	0	0) -	0	0	(0 0	0)	0	0 0	0) -	0	0		0 0)	0 0) (0 0	0	0 -
191	Retail - Qualifying Revolving																															
192	Retail - Other Retail																															
193	Retail - Other Retail - Of Which: SME																															
194	Retail - Other Retail - Of Which: non-SME																															
195	Equity																															
196	Securitisation																															
197	Other non-credit obligation assets																															
198	IRB TOTAL			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	0 0	0	J-

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N Stape 1 Stape 2 Stape 3 Stap 3													Мо	ratoria - Adverse S	Scenario									
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Image: Normation of the second property of With SPC Second property of			(mln EUR,%)				provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure		provisions for Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3	Stage I	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
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Retail - Other Retail Center Othic SME Gend Gend </td <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td></td> <td>0 -</td> <td>0</td> <td>(</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0 -</td> <td></td> <td>0</td> <td>0</td> <td>0 (</td> <td>0</td> <td>0</td> <td>-</td>				0	0		0	0		0 -	0	(0	0	0	0	0 -		0	0	0 (0	0	-
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						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Co
	Central banks																						
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	Other non-credit obligation assets																						
	IRB TOTAL		0	0		0 0	0) - 	0	0	0			0 0	-	0	0		0 0	0		0 -

											Mora	atoria - Adverse Sc	enario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln	Stage exposu EUR, %)			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																					
38	Central governments																					
39	Institutions																					
40	Corporates		0	0	0	0	0	0 -	(0 0)	0 0)	0 0	-	0		0	0 0	0	0	-
41	Corporates - Of Which: Specialised Lending																					
42	Corporates - Of Which: SME																					
43	Retail		0	0	0	0	0	0 -	(0 0)	0 0)	0 0	-	0)	0	0 0	0	0	-
44	Retail - Secured on real estate property																					
⁴⁵ N.A.	Retail - Secured on real estate property - Of Which: SME																					
46	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	(0 0)	0 0)	0 0	-	0)	0	0 0	0	0	-
47	Retail - Qualifying Revolving																					
48	Retail - Other Retail																					
49	Retail - Other Retail - Of Which: SME																					
50	Retail - Other Retail - Of Which: non-SME																					
51	Equity																					
52	Securitisation																					
53	Other non-credit obligation assets													-								
54	IRB TOTAL		0	0	0	ט ן	0	0 -		0 0		0 0		0 0	-	0			0 0	0	0	-

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					31/12/2021							31/12/2022							31/12/2023			
ow Im	(1	Stage 1 xposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
5	Central banks																					
6	Central governments																					
7	Institutions																					
8	Corporates	0	0	()	0	0) -		0 () () (0	0	0 -	(0 0		0 0	C	00	-
9	Corporates - Of Which: Specialised Lending																					
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2	Retail - Secured on real estate property																					
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5	Retail - Qualifying Revolving																					
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	Retail - Other Retail - Of Which: SME					-																
8	Retail - Other Retail - Of Which: non-SME					-																
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	Other non-credit obligation assets		<u> </u>				0			0 4				0	0							
2	IRB TOTAL	0	0		/		U	/ -				ין (ו	U	u -		0		0 0	0	U U	-

												Mora	itoria - Adverse Sc	enario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks																						
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Row Num	(mln EUF	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																					
92	Central governments																					
93	Institutions																					
94	Corporates	C)	0	0 0		0	0 -	0)	0	0	00	(0 -	C) ()	0	0 0	0	0 -
95	Corporates - Of Which: Specialised Lending																					
96	Corporates - Of Which: SME																					
97	Retail	0)	0	0 0) (0	0 -	0)	0	0	0 0	(0 -	C) ()	0	0 0	0	0 -
98	Retail - Secured on real estate property																					
⁹⁹ N.A.	Retail - Secured on real estate property - Of Which: SME																					
100 N.A.	Retail - Secured on real estate property - Of Which: non-SME	0)	0	0 0		0	0 -	0)	0	0	0 0	(0 -	C) ()	0	0 0	0	0 -
101	Retail - Qualifying Revolving																					
102	Retail - Other Retail																					
103	Retail - Other Retail - Of Which: SME																					
104	Retail - Other Retail - Of Which: non-SME																					
105	Equity																					
106	Securitisation																					
107	Other non-credit obligation assets			-			-						-			-				-	-	
108	IRB TOTAL	0		0	0 0		0	0 -	0		0	0	00	C	<u>) </u>	0				0 0	0	0

EUROPEAN BANKING AUTHORITY		_								2021 EU	J-wide		kredit Realk)-19 IRB							
			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	
												Mora	atoria - Adverse S	Scenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Co
	Central banks	<u> </u>																					T
	Central governments																						
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	Corporates		0	0		0 0	0		0 -	()	0	0	0	0 0	-	0) ()	0	<u>0 (</u>	<u>)</u> (0 -
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	Retail		0	0		0 0	0		0 -	0)	0	0	0	0 0	-	0) ()	0	<u>) (</u>	<u>, </u>	0 -
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N.A.	Retail - Secured on real estate property - Of Which: SME																				4	4	4
	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0	00		0 -	0)	0	0	0	0 0	-	0) ()	0	<u>) </u>	<u>,</u> (0-
	Retail - Qualifying Revolving																				4	4	4
	Retail - Other Retail																				4		4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4
	Equity																						4
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	Other non-credit obligation assets IRB TOTAL		0	0					•			•	•	0						0		/	

					31/12/2021							31/12/2022							31/12/2023			
					51/12/2021	_						51/12/2022							51/12/2025			
	(mln EU	Stage 1 exposure 8, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	
	Central banks																					
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	Corporates		0 (0 () () (0	0 -	0	0		0	0	0 0	-	0	(0 (0 0)	0 -
	Corporates - Of Which: Specialised Lending																					
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	Retail		0 (0 () () (0	0 -	0	0		0	0	0 0	-	0	(0 (0 0)	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 (0 () () (0	0 -	0	0		0	0	0 0	-	0	(0 0	0 0)	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
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	IRB TOTAL		0 0) (01-	0	0		01		0 0	-	0) 0			0 -

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						31/12/2021							31/12/2022							31/12/2023			
	(m	Stage exposu In EUR, %)			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	or provisions fo Stage 3	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
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	Central governments																						
	Institutions																						
	Corporates		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		(0 0)	0 0	0	0) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		0	0 0		0 0	0	0) -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		C	0 0		0 0	0	0) -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets								0				0										
	IRB TOTAL		U	U	0			U	U -		U	U	U		U 0-		0	0 0		0	0	0	<u> </u>

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(1	mln EUR,%)			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (0	0 0	0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets		0	0	0				0							0			0			0
	IRB TOTAL		U	U		J		/ -	U	ں ار		U I			/ -	0		J	U I	J	U	<u>v</u> -

												Mora	itoria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stag expo In EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0) (0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0) (0 0		0	0 -	(0 (0	0 () (0 0	-	0) ())	0 (0 ((0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0		0 0) -						0	-	0	0		0 0			0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

EBA EURO BANK AUTH	DPEAN KING HORITY															2021 E	U-wide		Fest: Cr okkredit Realk)-19 IR	3										
				101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
																		Public guarantees	s - Adverse Scenai	rio													
								31/	12/2021									31/1	2/2022									31/12	2/2023				
Row				Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions fo Stage 1	Stock of r provisions for Stage 2	Stock of provisions for Stage 3	r Coverage Ratio - Stage 3 exposure
Num		Control books	(mln EUR, %)		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
		Central banks																															
2		Central governments																															
4		Institutions Corporates		0	0	0	0	0	0)	0	0	0 -		0	0	0	0) (0 0		0 () -)	0 0	0	0)	0)	0 -
5		Corporates - Of Which: Specialised Lending								, 										<u> </u>	, , , , , , , , , , , , , , , , , , ,						<u> </u>		Ŭ				
6		Corporates - Of Which: SME																															
7		Retail		26	0	0	2	0	0)	0	0	0 -		26	0	2	0 () (0 0	(0 () -	26	5)	2 0	C	0)	0)	0 -
8		Retail - Secured on real estate property																															
⁹ Nykredit	t Realkredit	Retail - Secured on real estate property - Of Which: SME																															
		Retail - Secured on real estate property - Of Which: non-SME																															
11		Retail - Qualifying Revolving																															
12		Retail - Other Retail Retail - Other Retail - Of Which: SME																															
13		Retail - Other Retail - Of Which: non-SME																															
15																																	
16		Securitisation																															
17		Other non-credit obligation assets																															
18		IRB TOTAL		0	0	0	0	0	0		0	0	0 -		0	0	0	0 0		0 0		0 0	0 -	C			0 0	0	0		0		0 -

						31/12	2/2021									31/12	2/2022									31/12/	/2023			
	(mln	Stage 1 exposure EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions																													
	Corporates		0 0	0 0) (0 0	0 0	0	0 0) (0 -	0	0	0	0	(0 0	0 0	C	0	0 -	0	0	0	0	0	(0 0	0	0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		26 0) 2	2 (0 0) 0	0) 0) () -	26	0	2	0	(0 0	0 0	(0	0 -	26	0	2	0	0	(0 0	0	0 -
	Retail - Secured on real estate property																													
	Retail - Secured on real estate property - Of Which: SME																													
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0) (0 0) 0	0) 0) () -	0	0	0	0	(0 0	0 0	(0	0 -	0	0	C	0	0	(0 0	0	0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0 0	0 0) 0	0	0	0 0) -	0	0	0	0	C		0 0	C	0	0 -	0	0	0	0	0	C	0 0	0	0 -

																Pu	ublic guarantees -	- Adverse Scenari	10													
							31/12	/2021									31/12/	/2022									31/12/	2023				
Row Num		(mln EUR	Stage 1 exposure , %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																													/		
38	Central governments																															
39	Institutions Corporates																															
40	Corporates			0 0	0	0	0	0	0	0		0 -	0	0	0	0	0	0	0 0	0 0	0	-	0	0	(0 0	0	0	<u>ر</u>	<u>ງ</u> 0	<u>۲</u>	0 -
41	Corporates - Of Which: Spe	ecialised Lending																														
42	Corporates - Of Which: SM	Ξ																														
43	Retail			0 0	0	0	0	0	0	0		0 -	0	0	0	0	0	0	0 0	0 0	0	-	0	0	(0 0	0	0	<u>ر</u>	<u>ן</u> 0	<u>۲</u>	<u></u>
44	Retail - Secured on real																															
⁴⁵ N.A		estate property - Of Which: SME																														
46	Retail - Secured off real	estate property - Of Which: non-SME		0 0	0	0	0	0	0	0	(0 -	0	0	0	0	0	0	0 0	0 0	0	-	0	0		0 0	0	0	<u></u> ٢	<u>ן 0</u>	<u>م</u>	<u></u>
47	Retail - Qualifying Revo	olving																														
48	Retail - Other Retail																															
49	Retail - Other Retail - O																															
50	Retail - Other Retail - O	f Which: non-SME																														
51	Equity																													4		
52	Securitisation																															
53	Other non-credit obligation	n assets																														
54	IRB TOTAL			0	0	0	0	0	0	0		0 -	0	0	0	0	0	0	0 0	0	0	-	0	0	<u> </u>	0	0	0	<u> </u>	<u> </u>	0	<u> </u>

																Public guarantees	s - Adverse Scen	ario													
						31/12/202	21									31/1	.2/2022									31/1	2/2023				
ow Im	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gu	Stage 3 posure, of which uaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
5	Central banks																														
6	Central governments																													/	
7	Institutions																													/	
8	Corporates		0 0	(0	0	0	0	0	0 - 0		0	C	0 ((0	0	0		0 -	0	0	0	0 0		0	0	0	0'	<i>j</i> -
9	Corporates - Of Which: Specialised Lending																														
0	Corporates - Of Which: SME																														
1	Retail		0 0	(0 0	0	0	0	0) 0 -		0	C	0 (() (0	0	0) (0 -	0	0	0	0 0) (0 0	0	0	0'	_ ر
2	Retail - Secured on real estate property																														
3	Retail - Secured on real estate property - Of Which: SME																														
³ N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	(0 0	0	0	0	0) 0 -		0	0	0 ((0	0	0 (0 -	0	0	0	0 0) () 0	0	0	0	- ر
5	Retail - Qualifying Revolving																														
6	Retail - Qualifying Revolving Retail - Other Retail																														
7	Retail - Other Retail - Of Which: SME																														
8	Retail - Other Retail - Of Which: non-SME																														
9																															
0	Equity Securitisation																														
1	Other non-credit obligation assets																														
2	Other non-credit obligation assets IRB TOTAL		0 0	C) 0	0	0	0	0) 0 -		0	0	0 0	C		0	0 (0 (0 -	0	0	0) 0		0	0	0	0	/-

																	Public guarantees	- Adverse Scena	ario												
							31/1	12/2021									31/12	2/2022									31/12	/2023			
Row Num			Stage 1 exposur (mln EUR, %)		f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of Stoc provisions for provisi Stage 2 Stag exposure expo	ock of sions for age 3 posure
73		Central banks																													
74		Central governments																													
75		Institutions																													
76		Corporates		0	0	0	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		Corporates - Of Which: Specialised Lending																													
78		Corporates - Of Which: SME																													
79		Retail		0	0	0 (0	0	0	0	0	0 -	(0 0		0 0	0 0)	0	0	0 0	-	0) (0	0	0	0	0	0	0 -
80		Retail - Secured on real estate property																													
81		Retail - Secured on real estate property - Of Which: SME																													
82	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0	0	0	0	0 -	(0 0		0 0) 0)	0	0	0 0) -	0) (0	0	0	0	0	0	0 -
83		Retail - Qualifying Revolving																													
84		Retail - Other Retail																													
85		Retail - Other Retail - Of Which: SME																													
86		Retail - Other Retail - Of Which: non-SME																													
87		Equity																													
88		Securitisation																													
89		Other non-credit obligation assets																													
90		IRB TOTAL		0	0	0 (0	0	0	0	0	0 -	C	0 0		0 0	0 0		0	0	0 0	-	0	0	0	0	0	0	0	0	0 -

																	Pu	ublic guarantees	s - Adverse Scenar	rio													
								31/1	2/2021									31/12	2/2022									31/12,	/2023				
Row Num			(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks																															
92		Central governments																															
93		Institutions																															
94		Corporates		0	0 0	0) (0 (0 0	0 0		0 () -	(0	0 0	0	0	0 0	0 0	00		0 -	0	0		0 0	0	0	0	0	0 -	<u>-</u>
95		Corporates - Of Which: Specialised Lending																															
96		Corporates - Of Which: SME																															
97		Retail		C	0 0	C) () (0 0	0 0		0 () -	(0	0 0	0	0	0 0	0 0	0 0		0 -	0	0	(0 0	0	0	0	0	0 -	-
98		Retail - Secured on real estate property																															
99	N.A.	Retail - Secured on real estate property - Of Which: SME																															
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		C	0 0	C) (0 (0 0	0 0		0 () -	(0	0 0	0	0	0 0	0 0	0		0 -	0	0	(0 0	0	0	0	0	0 -	
101		Retail - Qualifying Revolving																															
102		Retail - Other Retail																															
103		Retail - Other Retail - Of Which: SME																															
104		Retail - Other Retail - Of Which: non-SME																															
105		Equity																															
106		Securitisation																															
107		Other non-credit obligation assets																															
108		IRB TOTAL		0	0 0	0	0) (0 0	0 0		0 0) -	0		0 0	0	0) 0	0 0	0		0 -	0	0	C	0 0	0	0	0	0	0 -	- 7

BANKING AUTHORITY													2021 E	U-wide		Test: Ci kredit Real		k COVID	0-19 IRI	B										
		101	102	103	104	105	106	107	108 1	09 11	10 111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	
															Public guarantee	es - Adverse Scen	ario													
						31/:	12/2021									12/2022									31/12	2/2023				
	(n	Stage exposu In EUR, %)	Stage 1 exposure, e which guarantee amount	of Stage 2 ed	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock of Stock of Stock of Stock of Stock of Stage 1 Stage 1 Stock of Stage 1 Stock of Stock	tock of Sto visions for provis Stage 2 Sta cposure exp	ck of ions for ge 3 osure	le Ratio - Stage 1 ge 3 exposure	Stage 1 exposure, which guarantee amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove
	Central banks	- , - ,	amount		amount		amount					amount		amount		amount						amount		amount		amount				
	Central governments																													
	Institutions																													
	Corporates		0	0	0	0	0 0	0	0	0 -		0	0	0	0	0	0	0 0) (0 -	0	(0	0 0	(0 0		0 0		0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0	0	0 0	0	0	0 -		0	0	0	0	0	0	0 0) (0 -	0	(0	0 0	(0 0		0 0		0 -
	Retail - Secured on real estate property																													
N.A.	Retail - Secured on real estate property - Of Which: SME																													
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0	0	0 -		0	0	0	0	0	0	0 0) (0 -	0	(0	0 0	(0 0		0 0		0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0	0	0	0	0 0	0	0	0 -		0	0	0	0	0	0	0 0		0 -	0		0	0 0		0		0 0		J -

																P	ublic guarantees	- Adverse Scena	ario													
							31/12	2/2021									31/12	2/2022									31/1	2/2023				
w m		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
/	Central banks																															
8	Central governments																															4
9	Institutions Corporates Corporates - Of Which: Specialised Lending																															
0	Corporates		(0 0	0	(0 0	00	0 (0 0	() -	0	0	0	0	0		0 (0 0	0	-	0	(0 0	0		0 0	0	0	0 0	0 -
1	Corporates - Of Which: Specialised Lending																															
2	Corporates - Of Which: SME																															
3	Retail		(0 0	0	(0 0	00	0 (0 0	() -	0	0	0	0	0		0 0	0 0	0	-	0	(0 0	0		0 0	0	0	0 0	0 -
4	Retail - Secured on real estate property																															
5 N.A	Retail - Secured on real estate property - Of Which: SME																															
6	Retail - Secured on real estate property - Or Which, hor-ship	E	(0 0	0	(0 0	0	0 (0 0	() -	0	0	0	0	0		0 0	0 0	0	-	0	() (0		0 0	0	0	0 0	0 -
7	Retail - Qualifying Revolving																															
8	Retail - Other Retail																															
9	Retail - Other Retail - Of Which: SME																															
0	Retail - Other Retail - Of Which: non-SME																															
1	Equity																															
2	Securitisation																															
3	Other non-credit obligation assets																															
4	IRB TOTAL		0	0	0		0	0) 0	0) -	0	0	0	0	0		0 0) 0	0	-	0	0	C	0		0	0	0	0	0 -

																	Public guarantee	s - Adverse Scen	nario													
							31/:	12/2021									31/1	12/2022									31/12/	/2023				
		(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions																															
	Corporates		(0 0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0 0	0 0) –	0	0		0 0	0 0	0	0	0	(0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		(0 0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0 0) 0) –	0	0		0 0) 0	0	0	0	(0 -
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
N.A.	Retail - Secured on real estate property - Of Which: non-SME		(0 0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0 0) 0) -	0	0		0 0) 0	0	0	0		0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		(0 0		0	0	0	0	0	0	0 -		0	0	0	0	0	0	0 0	0) -	0	0		0 0	0	0	0	0	(0 -

																	Public guarantees	s - Adverse Scena	ario												
							31/:	12/2021									31/12	2/2022									31/	12/2023			
		(mln EUR,%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates			0	0	0	0	0	0 0		0	0 -		0 0	0	0	0 (0	0	0	0	D -		0	0	0)	0	0 (0 0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail			0	0	0	0	0	0 0		0	0 -		0 0	0	0	0 (0	0	0	0	0 -		0	0	0)	0	0 (0 0	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0	0 0		0	0 -		0 (0	0	0 (0	0	0	0	0 -		0	0	0)	0	0 (0 0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets										_				_	_															
	IRB TOTAL			0	0	0	0	0	0 0		0	0 -		0 (0	0	0 0	D I	0	0	0) -		0	0	0)	0	0 0	0	0 -

						31/12	2/2021									3 <u>1/12</u>	2/2022									31/1	2/2023				
	(mln E	Stage 1 exposure JR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates		0	0	0 0	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	ა -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0 0	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	ა -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
IN./A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 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	ა -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0 0	0	0	0		0	0 -	0	0	0	0	0		0 0	0	0	-	0			0	0 0	0 0	(0	0	<u> </u>

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

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		1	2	3	4	5	6 Moratori a	7 • - Actual	8	9	10	11	12
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of which expired	/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage I Stage
	(min EUR, Central banks Central governments Regional governments or local authorities	%)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposi
	Public sector entities Multilateral Development Banks International Organisations												
No due d'E De alloue d'E	Institutions Corporates of which: SME Retail		0 0 0 0		0 0		0	C	((0	C () 	0 -
Nykredit Realkredit	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0		0 0	C	0	C	C	C	C)	0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total) 0	(0 0	(0 Moratoria		(0		<u>,</u>	0 -
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stag
	(mln EUR, Central banks Central governments Regional governments or local authorities	%)			moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME Retail		0		0 0	((0	C	C	0	C)) 	0 -
DENMARK	of which: SME Secured by mortgages on immovable property of which: non-SME		0				0	C	C			2	0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures Standardised Total						0						0-
					-		Moratori 31/12	a - Actual /2020					
	(min FUD	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expo
	(min EUR, Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates) 0 0		0	(0	C) (2 2	0 -
N.A.	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0 0 0		0 0		0	((0		0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures Standardised Total) 0		0 0		0					0	0 -
			•				Moratori 31/12	a - Actual /2020					
	(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expo
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations Institutions												
N.A.	Corporates of which: SME Retail of which: SME		0 0	(0 0	(0	C	C	0	0)	0 -
N.A.	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0		0 0	(0	C	((0	C)	0 -
	Collective investments undertakings (CIU) Equity Securitisation Other exposures												
	Standardised Total		0 0	(0 0		0 Moratoria	(a - Actual	C	C	<u> </u>	<u>,</u>	0 -
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stag
	(min EUR, Central banks Central governments Regional governments or local authorities	-	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME Retail		0 0	(0 0	(0	C	C	0	C)	0 -
N.A.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	(0 0	C	0	C	C	0	()	0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation										1		

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0		0	0	0	0		-
0	0	0	0	0	0	0	0	0	0		-
0	0	0	0	0	0	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	-
0	0	0	0	0	0	0	0	0	0	0	-

osure value

oosure valu

posure values

					31/12/	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
_											
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
_											
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

Public guarantees - Actual

					31/12	2/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
_	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0						-
0	0	0	0	0	0	0		0			-
0	0	0	0	0	0	0		0			-
0	0	0	0	0	0	0	-	0			-
0	0	0	0	0	0	0	-	0			-
0	0	U	0	U U	0		U	U U	U	U	
_											

_					Public guaran	tees - Actual					
					31/12/	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
_											
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0		0	0	0	0	0	0	
0		0	0		0	0	0	0	0	0	
0		0	0	-	0	0	0	0	0	0	
0		0	0	-	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/ 2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0		0	-
0	0	0	0	0	0	0	0	0	-	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

EB	EUROPEAN BANKING AUTHORITY			2021 EU	-wide S		'est: Cr Nykredit R		k COV :	[D-19 S 8	5 TA 9	10	11	12
Row Num			Exposu	re values Risk exposu amounts	re Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired	a - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
106 107 108 109		(min EUR Central banks Central governments Regional governments or local authorities Public sector entities	R, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	
110 111 112 113 114 115 116 117 118 119 120 121	N.A.	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0 - - - 0 - - - - - - - - - - - - - -
122 123 124 125 126		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0	0 0		0 0		0 0	0			0 -
						Stage 1		31/12 Stage 2	a - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row Num 127 128 129 130 131 132		(min EUR Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	-	re values Risk exposur amounts	re Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
132 133 134 135 136 137	N.A.	International Organisations Institutions Corporates of which: SME Retail of which: SME		0	0	0 0		0 0 0 0		0 0 0 0	0			0 - 0 - 0 -
138 139 140 141 142 143 144 145 146		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures												0 -
147		Standardised Total		0	0	0 0				0 0				0 -
Row Num		(min EUR Central banks	-	re values Risk exposur amounts	re Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149 150 151 152 153 154 155 156 157		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail			0						0			0 -
158 159 160 161 162	N.A.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds			0)				0			0 -
163 164 165 166 167		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures												
168		Standardised Total		0	0	0 C			a - Actual 2/2020	Store 2	U Stock of	Stock of	Stock of	0 -
Row Num 169 170		(min EUR Central banks Central governments		re values Risk exposu amounts	e Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
171 172 173 174 175		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions												
176 177 178 179 180 181	N.A.	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0						0			0 -
181 182 183 184 185 186		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
187 188 189		Securitisation Other exposures Standardised Total		0	0	0 0)	0 0 Moratori		0 0	0) C		0 -
Row Num		(min EUR		re values Risk exposu amounts	re Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired moratoria	2/2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190 191 192 193 194		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks												
195 196 197 198 199 200	NL A	International Organisations Institutions Corporates of which: SME Retail of which: SME		0	0	0 0)	0 0 0 0		0 0 0 0	0			0 -
200 201 202 203 204 205	N.A.	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0	0 0		0		0 0	0	C		0 -
206 207 208 209 210		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0	0 0		0 0		0 0	0			0 -
						Stage 1		31/12 Stage 2	a - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Row Num 211 212 213		(min EUR Central banks Central governments Regional governments or local authorities		re values Risk exposur amounts	re Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
213 214 215 216 217 218		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0	0	0 ()		0 0	<u></u>			0 -
219 220 221 222 223	N.A.	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0			0 0 0 0 0 0			0			0 - 0 - 0 -
224 225 226 227 228 229 230 231		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0	0		D 0		0 0	0			0 -

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
											+
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0	C) -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	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	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/ 2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	•	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

				31/12	/2020					
Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	-	
0	0	0	0	0	0	0	0	0	0	-
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	amounts	amounts exposure amounts constant constant	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed amountImage: Stage 1 exposureImage: Stage 1 mountImage: Stage 1 exposureImage: Stage 1 	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountStage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 1 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposureImage: 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Public guarantees - Actual

					Public guaran	tees - Actual					
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Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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Public guarantees - Actual

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22 23 24 25 26 27	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
27 28 29 30 31 32 DENMARK	Institutions Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0	0 0	0 0	0 (0 (0	C		D D D	0 (0 0 0 0			0 (0 (0 ()))	0 0 0 0 0 0)))) - - - -
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87 88 89 90 91 92 93	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0	0	0 (0 () -	0) (D	0 () O	-		0 ()	0 0)) -
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| 106
107
108
109
110
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112 | | Central banks
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120 | N.A. | Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds
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| 128
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134 | | Central governments
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Stock of
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156 | | Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME
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| 167
168 | | Other exposures
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toria - Baseline Sce
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170 | | Standardised Total
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Coverage Ratio -
Stage 3
exposure |
| 167
168
Row Num
169
170
171
172
173
174
175
176
177
178 | | Standardised Total Standardised Total (min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail
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Nykredit Realkredi	Retail			0 0 0 0 0 0 1	0 0 0 0 0 0 1	0	0						0	0 0	0		0 0 0 0 0 0 1	0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
18 19 20 21	Equity Securitisation Other exposures Standardised Total	0	0 0	0 0	0 0	0	0 -	0 0	0 0 Publi	0 lic guarantees - Baseline Scenar	0 0 0	0	0 -	0 0	0		0 0	0 0 -
Row Num	(min EUR, % Central banks Central governments	5) Stage 1 exposure b) Stage 1 exposure guarantee amount		31/12/2021 Stage 3 exposure guaranteed amount	provisions for provis	ck of Stock of ons for provisions for ge 2 Stage 3 osure exposure	r Coverage Ratio - Stage 3 exposure expos	e 1 exposure, of sure guaranteed amount		31/12/2022 Stage 3 exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 3 exposure		Stage 2 exposure exposure guaranteed amount	31/12/2023 Stage 3 exposure amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	or Stock of provisions for Stage 3 exposure exposure
23 24 25 26 27 28 29	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates			0 0 0		0	0 -	0 0	0 0	0		0	0 -		0		0 0 0	
30 31 32 33 34 35 36	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 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 0 0	0	0		0 0 0	0	0 0 0	0 0 0	0	0 0 0	0		0 0 0 0 0 0 0 0 0 1 0 0	0 0 0 - 0 0 0 - 1 0 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
37 38 39 40 41 42	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0		0	0 -	0 0	0			0 0 -
Row Num	(mln EUR, %	Stage 1 Stage 1 exposure 6) Stage 1 exposure amount	of Stage 2 exposure, of which exposure guaranteed	31/12/2021 Stage 3 exposure exposure guaranteed amount	provisions for provis	k of Stock of ons for provisions for ge 2 Stage 3 osure exposure	r Coverage Ratio - Stage 3 exposure expos	Stage 1 e 1 exposure, of Stag sure guaranteed amount	Stage 2 exposure, of	lic guarantees - Baseline Scenar 31/12/2022 Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2023 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	
44 45 46 47 48 49 50	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions					0	0 -	0 0		0			0 -		0			
51 52 53 N.A. 54 55 56 57	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0	0 - 0 - 0 -	0 0 0 0 0 0 0	0 0 0 0 0	0		0	0 - 0 - 0 -		0		0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1	0 0 0 0 0 0 0 0 0 0
58 59 60 61 62 63	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0		0	0 -	0 0	0		0 0	0 0 -
Row Num	(min EUR, % Central banks Central governments	Stage 1 exposure (0) Stage 1 exposure amount	of Stage 2 exposure, of which exposure guaranteed	31/12/2021 Stage 3 exposure which guaranteed amount	provisions for provis Stage 1 Sta	ck of Stock of ons for provisions for ge 2 Stage 3 osure exposure	or Coverage Ratio - Stage 3 exposure expos	e 1 exposure, of sure guaranteed amount	Stage 2 exposure, of which	ic guarantees - Baseline Scenar 31/12/2022 Stage 3 exposure exposure guaranteed amount		Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	e Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2023 Stage 3 exposure which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	or provisions for Stage 3 Stage 3
66 67 68 69 70 71 72	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME			0 0		0	0 -	0 0		0		0	0 -		0			
73 74 N.A. 75 76 77 78 79 80 81 82 83 84	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total																	
Row Num		Stage 1 Stage 1 exposure which guarantee	of Stage 2 exposure, of exposure, of exposure exposure guaranteed	31/12/2021 Stage 3 exposure, o which guaranteed	F Stock of Sto provisions for provis Stage 1 Sta	ck of Stock of ons for provisions for ge 2 Stage 3 osure exposure	r Coverage Ratio - Stage 3 exposure expos	Stage 1 exposure, of sure guaranteed	Stage 2	lic guarantees - Baseline Scenar 31/12/2022 Stage 3 exposure exposure guaranteed	Stock of provisions for Stage 1	Stock of Stock of provisions for provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure exposure guaranteed	31/12/2023 Stage 3 exposure, o which guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	or Stock of provisions for Stage 3 exposure
85 86 87 88 89 90	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	6) guarantee amount		amount	exposure exp	osure exposure		amount	amount	amount	exposure	exposure exposure		guaranteed amount	amount	amount	exposure exposure	exposure exposure
91 92 93 94 95 N.A. 96 97 98	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0	0 - 0 - 0 - 0 - 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 0 0 0	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 -	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 0 - 0 0 0 - 0 0 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
100 101 102 103 104 105	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0	0 0	0 0	0	0 -	0 0	0 0	0		0	0 -		0		0 0	0 0 -

EBA EUROPEAN BANKING AUTHORITY	46 47	48	49	50 51	52	53	54				59 59	dit Realkred	dit 61				66	67	68	69	70	71	72	73	74 75
Row	Stage 1 Stage 1 exposure which	of Stage 2	Stage 2 exposure, of which	31/12/2021 Stage Stage 3 exposure which	3 e, of 1 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	nge Ratio - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Pul Stage 2 exposure, of which	lic guarantees - B 31/12/20 Stage 3 exposure		I I	visions for prov	cock of isions for tage 3	tio - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which	Stock of provisions for p Stage 1	Stock of rovisions for p Stage 2	Stock of provisions for Stage 3 Coverage Ratio - Stage 3
106 Central banks 107 Central governments 108 Regional governments or local authorities 109 Public sector entities 110 Multilateral Development Banks) guarantee amount	ed exposure	guaranteed amount	guarante amoun	eed exposure nt exposure	exposure	exposure exposure	posure	guaranteed amount		guaranteed amount		guaranteed amount	exposure ex		exposure exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure exposure
111International Organisations112Institutions113Institutions114Of which: SME115Retail116N.A.117Secured by mortgages on immovable property	0 0 0 0	0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 -		0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0	0	0	0 0 0	0	0 - 0 -		0 0 0 0 0 0) 0 0 0 0 0	0 0 0	0	0	0	0	0 - 0 - 0 -
118of which: non-SME119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation																									
125 Other exposures 126 Standardised Total	0 Stage 1	0 0	Stage 2	0 31/12/2021 Stage	0 3 Stock of	0 0	0 - Stock of		0 0 Stage 1	0	Stage 2	0 lic guarantees - B 31/12/20	022 Stage 3		0 btock of S	0 -) O Stage 1) 0	O Stage 2	0	Stage 3	0 Stock of	0 Stock of	0 - Stock of
Row Num Central banks 127 Central governments 128 Central governments 129 Regional governments or local authorities 120 Dublic conter ortifies	Stage 1 exposure)))))))))))))))))))	ed exposure	exposure, of which guaranteed amount	Stage 3 exposure guarante amoun	e, of provisions for Stage 1 eed	provisions for Stage 2 exposure	provisions for Covera	age Ratio - Stage 1 age 3 posure		Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for prov Stage 1 S	visions for prov Stage 2 S	coverage Rat Stage 3 sposure	tio - Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for p	rovisions for p	Coverage Ratio - Stage 3 exposure
130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME136Retail		0 0		0	0	0 0 0 0 0			0 0	0 0 0 0	0	0	0	0	0	0 -		0 0) 0	0 0	0	0	0	0	0 -
137N.A.of which: SME138Secured by mortgages on immovable property of which: non-SMEof which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0		0		0 0	0 - - - - - - - - - - - -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -
144Equity145Securitisation146Other exposures147Standardised Total	0	0 0	0	0	0	0 0	0		0 0	0 0	0 Pul	0 lic guarantees - B		0	0	0 -		0 0) 0	0	0	0	0	0	0 -
Row Num (min EUR, %) 148 Central banks 149 Central governments	Stage 1 exposure) Stage 1 exposure guarantee amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guarante amoun	e, of provisions for 1 Stage 1 eed	Stock of provisions for Stage 2 exposure		nge Ratio - cage 3 posure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 5	Stage 3 exposure, of which guaranteed amount	provisions for prov	visions for prov Stage 2 S	cock of isions for tage 3 posure	tio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	provisions for p	rovisions for p	Stock of provisions for Stage 3 exposure Stage 3 exposure
149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME		0 0		0	0	0 0			0 0	D 0	0	0	0	0	0	0 -) 0) 0		0	0	0	0	0 -
150Retail157N.A.158N.A.159of which: SME160Secured by mortgages on immovable property of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		0 0	0 0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -
163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures168Standardised Total	0	0 0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -) 0) 0	0	0	0	0	0	0 -
Row Num (min EUR, %	Stage 1 exposure exposure) Stage 1 exposure guarantee amount		Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guarante amoun	OV POCIJEO	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	nge Ratio - Stage 1 age 3 posure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		lic guarantees - B 31/12/20 Stage 3 exposure	022	Stock of Stock of Stock of Stock of Stock of Stock of Stage 1 Stage 1 Stage 1 Stage 1 Stock of Stock o	Stage 2 S	cock of isions for tage 3 posure	tio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for p Stage 1 exposure	Stage 2	Stock of provisions for Stage 3 exposure
169Central banks170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions																									
176Corporates177of which: SME178Retail179N.A.180of which: SME181Secured by mortgages on immovable property182Items associated with particularly high risk	0 0 0	0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0	0 - - 0 - - - - - -		0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0 -			0 0	0	0	0	0	0	0 -
183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total	0			0	0		0 -		0 0			0	0	0	0	0 -				0		0	0	0	0 -
Row	Stage 1 Stage 1 exposure which	of Stage 2	Stage 2 exposure, of which	31/12/2021 Stage Stage 3 exposure which	e, of provisions for	Stock of provisions for Stage 2	provisions for	nge Ratio - cage 3 posure Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which		022 Stage 3 exposure, of which	Stock of Stock of Stock of Stock of Stock of Stock Sto	visions for prov	cock of isions for tage 3 roosure	tio - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12/ Stage 3 exposure	Stage 3 exposure, of which	provisions for p	rovisions for p	Stock of provisions for Stage 3 exposure
Image: Market StateCentral banks190Central governments191Central governments or local authorities192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations) guarantee amount	ea	guaranteed amount	guarante amour		Stage 2 exposure	Stage 3 Stage 3 exposure exposure	posure ·	guaranteed amount		guaranteed amount		guaranteed amount	exposure ex		exposure exposure		guaranteed amount		guaranteed amount // // // // // // // // // // // // //		guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure exposure
196Institutions197Corporates198of which: SME199Retail200N.A.201Secured by mortgages on immovable property	0 0 0	0 00 0 00 0 00	0	0	0	0 0 0 0 0 0 0 0 0 0	0 - - - - - - 0 -		0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0 0 0	0	0 - 0 - 0 -		0 0 0 0 0 0) 0 0 0 0 0	0	0	0	0	0	0 - 0 - 0 -
202of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation																									
209 Other exposures 210 Standardised Total	0	0 0	0	0	0	0 0	0 -		0 0	0	0 Put	0 lic guarantees - B 31/12/20		0	0	0 -		0 0	0	0	0	0	0	0	0 -
Row Num (min EUR, %) 211 Central banks 212 Central governments 213 Regional governments or local authorities	Stage 1 exposure) Stage 1 exposure guarantee amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure guarante amoun	e, of provisions for 1 Stage 1 eed Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 2	age Ratio - Stage 1 posure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed amount	provisions for prov	visions for prov Stage 2 S	cock of isions for tage 3 posure	tio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for p	rovisions for p	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposure
213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME220Retail	0			0	0				0 0	0 0	0	0	0	0	0	0 -) 0	0	0	0	0	0	0 -
220Retail221N.A.fwhich: SME222Secured by mortgages on immovable property223of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)												0	0		0						0	0		0	0 -
227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total	0	0 0	0	0	0	0 0	0 -		0 0	0 0	0	0	0	0	0	0 -		0 0) 0	0	0	0	0	0	0 -

EBA	EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81				Nyl	kredit Realkı	redit	k COVI			91	92	93	94	95	96
Row			Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2		atoria - Adverse Sc 31/12/2022 Stock of provisions for	enario Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 1 2 3 4 5		(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
6 7 8 9 10 11 12	kredit Realkredit	International Organisations Institutions Corporates of which: SME Retail		0 0	0	0 0	0		- - -	0) () () (0 0	-	0		0	0 0 0	0	0	-
13 14 15 16 17 18 19 20		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures					0		- -	0							0				0		-
21 Row		Standardised Total	Stage 1) 0 Stage 2	Stage 3	31/12/2021 Stock of provisions for	0 Stock of provisions for	Stock of provisions for	- Coverage Ratio - Stage 3) (Stage 2	Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3	Stage 1	Stage 2	0 Stage 3	0 0 31/12/2023 Stock of provisions for	O Stock of provisions for	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3
Num 22 23 24 25 26		(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure b)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
27 28 29 30 31 32 33 34	DENMARK	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME					0		- -	0						-	0		0	0 0 0	0	0	-
35 36 37 38 39 40 41		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
42 Row		Standardised Total	Stage 1	Stage 2 exposure	O Stage 3	0 31/12/2021 Stock of provisions for	0 Stock of provisions for	Stock of provisions for	- Coverage Ratio -	0 Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for	Stock of provisions for	O Stock of provisions for Stage 3 exposure	- Coverage Ratio -	0 Stage 1 exposure	Stage 2 exposure	0 Stage 3 exposure	0 0 31/12/2023 Stock of provisions for Stage 1	0 Stock of provisions for	0 Stock of provisions for	- Coverage Ratio - Stage 3
Num 43 44 45 46 47		(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure b)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
48 49 50 51 52 53 54 55	N.A.	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME					0		- - - - - - - - - - - -	0					0 0	- - -	0		0		0	0	- - - -
56 57 58 59 60 61 62		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
63 Row		Standardised Total	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1			- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	Stage 2 exposure	0 Stage 3 exposure	0 31/12/2023 Stock of provisions for Stage 1		0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3
64 65 66 67 68 69		(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	-			exposure	Stage 2 exposure	Stage 3 exposure	exposure				exposure	Stage 2 exposure	Stage 3 exposure	exposure				exposure	Stage 2 exposure	Stage 3 exposure	exposure
70 71 72 73 74 75 76 77	N.A.	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0	0 00	- - - - - -	0			C C C C C C C) ()) ()) ()) ()	0	- - - -	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	0	- - - - - -
78 79 80 81 82 83 84		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		D 0			0			0					0		0)	0	0	0	0	
Row Num		mln EUR, ۱۹	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85 86 87 88 89 90 91		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
92 93 94 95 96 97 98	N.A.	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk				0 0 0 0 0 0 0 0	0		- - - -	0			0 (0) 0 (0)			-	0		0	0 0 0	0	0	-
99 100 101 102 103 104 105		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0			0			0					0		0		0	0 0	0	0	

EBA EUROPEAN BANKING AUTHORITY								21 EU-	wide S		est: Cr kredit Realk	edit ris l ^{redit}									
	76	77	78	31/12/2021	80		82	83	84	85 Mora	86 atoria - Adverse Sc 31/12/2022		88	89	90	91	92	31/12/2023	94		96
Row Num (min EUR, 0) 106 Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions																					
113 Corporates 114 of which: SME 115 Retail 116 N.A.		0 C	C) ()	0 0 0 0)	0 -	0	0	(D (0	0	-	0	((D D	0 0 0 0	0	-
117 Secured by mortgages on immovable property 118 of which: non-SME 119 Items associated with particularly high risk 120 Covered bonds		0 0	C		0 0		0 -	0	0	(D (0	0	-	0	C		0	0 0	0	
121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures																					
126 Standardised Total		o c	C) (0 0		0 -	0	0	(Mora	atoria - Adverse Sc	enario	0	-	0	C		21/12/2022	0 0	0	-
Row Num	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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Row Num	(min EUR, %	Stage 1 Stage 1 exposure which	of Stage 2 exposure guaranteed amount	31/12/2021 Stage 3 exposure guaranteed amount	f Stock of Stock provisions for provisi Stage 1 Sta exposure expo	k of Stock of provisions for ge 2 Stage 3 sure exposure	r Coverage Ratio - Stage 3 exposure	y Stage 1 exposure, of sure guaranteed amount		ic guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure exposure guaranteed amount		Stock of rovisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure exposure exposure guaranteed amount	31/12/2023 Stage 3 exposure guaranteed amount	f Stock of provisions for Stage 1 Stage 1 Stage 2 exposure exposure	
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EBA EUROPEAN BANKING AUTHORITY	97 98	99	100 101	102 103	104	105 106			Nyk	redit Realkred	lit 112			116	117	118 119	120	121	122	123	124 125	126
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Row Num (min EUR, %) 169 170 171 Central banks Central governments 171 Regional governments or local authorities	Stage 1 Stage 1 exposure) Stage 1 exposure guaranteed amount	9	31/12 tage 2 osure, of vhich ranteed mount	2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of Si r provisions for prov Stage 2 S exposure ex	tock of visions for tage 3 cposure	3-	Stage 1 cposure, of which uaranteed amount		Public guarantees - A 31/12/20 Stage 3 exposure	022		of Stock of s for provisions for 2 Stage 3 ire exposure	Coverage Ratio - Stage 3 exposure		age 1 osure, of /hich Stage 2 ranteed nount	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for pro Stage 1 exposure e	Stock of Stock ovisions for provision Stage 2 Stage exposure exposu	of ns for 3 ure exposure
172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail179N.A.180Secured by mortgages on immovable property181of which: non-SME			0 0 0 0 0 0			0 - 0 - 0 - 0 - 0 -		0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0			0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () () () () () (0 0 0	0	0 0 0 0	0 - 0 - 0 -
182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total		0	0 0	0		0 -		0		0 Public guarantees - A	0	0	0		0	0	0 0	 	0	0	0	0 -
Row Num 190 Central banks	Stage 1 Stage 1 exposure) Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gua	31/12 tage 2 osure, of vhich ranteed mount	2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	r provisions for prov	tock of visions for Stage 3 kposure	Stage 1 ex exposure gu	Stage 1 (posure, of which uaranteed amount	Stage 2	31/12/20 Stage 3		Stock of Stock	s for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	age 1 osure, of /hich Stage 2 ranteed exposur nount	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	provisions for pro	Stock of Stock ovisions for provision Stage 2 Stage exposure expose	s for 3 Stage 3
190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME199Retail200N.A.201Secured by mortgages on immovable property						0 -								- -	0							0 - 0 -
201of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total						0				0 Public guarantees - A	0 dverse Scenario					0						0 -
Row Num (min EUR, %) 211 Central banks 212 Central governments 213 Regional governments or local authorities 214 Public sector entities 215 Multilateral Development Banks	Stage 1 exposure Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gua	31/12 tage 2 osure, of vhich ranteed mount	2/2021 Stage 3 Stock of provisions for stage 1 which stage 1 guaranteed exposure amount	r provisions for prov Stage 2 S	tock of visions for stage 3 cposure	Stage 1 ex exposure gu	Stage 1 (posure, of which uaranteed amount Stage 2 exposure	Stage 2 exposure, of which	31/12/20 Stage 3		Stock of provisions for Stage 1 exposureStock provision Stage exposi232333<	s for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 expo exposure gua	age 1 osure, of rhich ranteed nount		31/12/2 Stage 3 exposure	Stage 3 exposure, of	provisions for pro	Stock of Stock ovisions for provision Stage 2 Stage exposure expose	is for
216International Organisations217Institutions218Corporates219of which: SME220Retail221Of which: SME222Secured by mortgages on immovable property223of which: non-SME224Items associated with particularly high risk225Covered bonds		0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 -		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0 0 0 0		- - - -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0		0	0	0 - 0 - 0 - 0 - 1
226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total		0	0 0	0	0 0	0 -		0	0 0	0	0	0	0		0	0	0 0	0	0	0	0	0 -

2021 EU-wide Stress Test: Securitisations



			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	0	0	0	0	0	0	0
9	REA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	0	0	0	0	0	0	0
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2021 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7
		Actual		Baseline scenario	D		Adverse scenario)
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	44,765	44,765	44,765	44,765	48,772	57,290	57,725
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	44,765	44,765	44,765	44,765	48,772	57,290	57,725
4	Risk exposure amount for market risk	5,461	5,461	5,461	5,461	6,048	6,062	6,063
5	Risk exposure amount for operational risk	3,778	3,778	3,778	3,778	3,778	3,778	3,778
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	Total risk exposure amount	54,003	54,003	54,003	54,003	58,598	67,129	67,566
8	Total Risk exposure amount (transitional)	54,003	54,003	54,003	54,003	58,598	67,129	67,566
9	Total Risk exposure amount (fully loaded)	54,003	54,003	54,003	54,003	58,598	67,129	67,566



2021 EU-wide Stress Test: Capital

			Nyki cult Kediki cult	1	2	3	4	5	6	7	8
				IFRS 9 first	Actual	B	aseline Scenario			dverse Scenario	
				implementation	Actual	•			~		
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	OWN FUNDS		13,127	13,371	13,620	13,766	11,572	11,440	11,607
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		10,920	11,165	11,414	11,560	9,366	9,234	9,401
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		159	159	159	159	159	159	159
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		5,476	5,723	6,022	6,305	4,442	4,430	4,688
6		A.1.3	Accumulated other comprehensive income		1	1	1	1	1	1	1
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		1	-	- 1	-	1	- 1	-
					1	1	1	1	1	1	1
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	U	0	U	0	0	0
9		A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
10		A.1.4	Other Reserves		5,613	5,613	5,613	5,613	5,613	5,613	5,613
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		7	7	7	7	7	7	7
13		A.1.7	Adjustments to CET1 due to prudential filters		-4	-4	-4	-4	-14	-14	-14
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-4	-4	-4	-4	-14	-14	-14
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
16		A.1.7.3	Other adjustments		0	0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-282	-282	-282	-282	-282	-282	-282
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs						-508	-578	-532
10		A.1.9					0			570	-JJZ
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-6	U	U	0	U	0	0
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-5	-54	-192	-5	-54	-192
21		A.1.12	(-) Defined benefit pension fund assets		-45	-45	-45	-45	-45	-45	-45
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		Δ1151	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
25		A.1.13.1					0	0	0		0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		3	0	0	0	0	0	0
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	01	-81	-81	-81	-81	-81	01	01
			31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	-01	-01	-01	-01	-01	-01	-01	-01
34		A.1.22.2	between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital			0	0	0	0		0
44		A.1.23.4	Other transitional adjustments to CET1 Capital								
					0	U	U	0	U	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0	0	0	0	0	0
46		A.1.23.4.2	instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		496	496	496	496	496	496	496
49		A.2.1	Additional Tier 1 Capital instruments		501	501	501	501	501	501	501
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		-5	-5	-5	-5	-5	-5	-5
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		11,416	11,661	11,910	12,056	9,862	9,730	9,897
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,710	1,710	1,710	1,710	1,710	1,710	1,710
56		A.4.1	Tier 2 Capital instruments		1,450	1,450	1,450	1,450		1,450	1,450
						_,	_,	_,		_,	_,
57		A.4.2	Other Tier 2 Capital components and deductions		260	260	260	260	260	260	260
					_00		200	_00			200
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	n
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements				۔ م				
						U	U _	0	U		U
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		B	TOTAL RISK EXPOSURE AMOUNT		54,003	54,003	54,003	54,003	58,598	67,129	67,566
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		20.22%	20.67%	21.14%	21.41%	15.98%	13.76%	13.91%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		21.14%	21.59%	22.05%	22.32%	16.83%	14.50%	14.65%
66		C.3	Total Capital ratio		24.31%	24.76%	25.22%	25.49%	19.75%	17.04%	17.18%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		10,920	11,165	11,414	11,560	9,366	9,234	9,401
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		11,416	11,661	11,910	12,056	9,862	9,730	9,897
69		D.3	TOTAL CAPITAL (fully loaded)		13,127	13,371	13,620	13,766	11,572	11,440	11,607
70		E.1	Common Equity Tier 1 Capital ratio		20.22%	20.67%	21.14%	21.41%	15.98%	13.76%	13.91%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		21.14%	21.59%	22.05%	22.32%	16.83%	14.50%	14.65%
72		E.3	Total Capital ratio		24.31%	24.76%	25.22%	25.49%	19.75%	17.04%	17.18%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	1,100	1,100	1,100	1,100	1,100	1,100
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		235,542	235,542	235,542	235,542	235,542	235,542	235,542
77		Н.2	Total leverage ratio exposures (fully loaded)		235,542	235,542	235,542	235,542	235,542	235,542	235,542
78		Н.3	Leverage ratio (transitional)		4.85%	4.95%	5.06%	5.12%	4.19%	4.13%	4.20%
79		H.4	Leverage ratio (fully loaded)		4.85%	4.95%	5.06%	5.12%	4.19%	4.13%	4.20%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82	Transitional combined	P.3	O-SII buffer		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
87		R.1	Pillar 2 capital requirement		2.95%	2.95%	2.95%	2.95%	2.95%	2.95%	2.95%
88		R.1.1	Of which: CET1		1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.95%	10.95%	10.95%	10.95%	10.95%	10.95%	10.95%
90		R.2.1	Of which: CET1		6.16%	6.16%	6.16%	6.16%	6.16%	6.16%	6.16%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.45%	15.45%	15.45%	15.45%	15.45%	15.45%	15.45%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.66%	10.66%	10.66%	10.66%	10.66%	10.66%	10.66%



2021 EU-wide Stress Test: P&L

RowN	
um 1	(mln EUR) Net interest income
1	
2	Interest income
3	Interest expense
4	Dividend income
5	Net fee and commission income
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss
8	Other operating income not listed above, net
9	Total operating income, net
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss
11	Other income and expenses not listed above, net
12	Profit or (-) loss before tax from continuing operations
13	Tax expenses or (-) income related to profit or loss from continuing operations
14	Profit or (-) loss after tax from discontinued operations
15	Profit or (-) loss for the year
16	Amount of dividends paid and minority interests after MDA-related adjustments
17	Attributable to owners of the parent net of estimated dividends
18	Memo row: Impact of one-off adjustments
19	Total post-tax MDA-related adjustment

1	2	3	4	5	6	7
Actual		Baseline scenario			Adverse scenario	
31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1,518	1,574	1,563	1,555	1,557	1,509	1,470
3,289	3,440	3,423	3,423	3,415	3,379	3,347
-1,771	-1,866	-1,860	-1,869	-1,849	-1,871	-1,877
7	7	7	7	5	5	5
9	9	9	9	7	7	7
58	0	0	0	-119	0	0
				-743		
163	188	188	188	531	188	188
1,755	1,778	1,767	1,759	1,239	1,709	1,671
-52	-277	-110	-137	-1,863	-931	-508
-790	-807	-816	-826	-894	-837	-835
913	694	842	797	-1,519	-59	327
-150 0	-156	-200	-187	508	70	-46
762	538	642	610	-1,011	11	282
334	291	343	327	23	23	23
429	247	299	283	-1,034	-12	258
	0	0	0	0	0	0
	0	0	0	0	0	0



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

um	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	100

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0