

2021 EU-wide Stress Test

Bank Name	Volkswagen Bank
LEI Code	529900GJD3OQLRZCKW37
Country Code	DE



2021 EU-wide Stress Test: Summary

Volkswagen Bank

Actual

2	3	4	5	6	/
	Baseline Scenario			Adverse Scenario	
31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1,198	1,178	1,153	1,123	1,064	1,008
3	3	3	-19	2	2
42	-145	-159	-639	-592	-593
490	339	312	-291	-125	-164

Rov Nun	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,214	1,198	1,178	1,153	1,123	1,064	1,008
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	4	3	3	3	-19	2	2
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-241	42	-145	-159	-639	-592	-593
4	Profit or (-) loss for the year	708	490	339	312	-291	-125	-164
5	Coverage ratio: non-performing exposure (%)	40.56%	37.71%	33.36%	30.41%	47.46%	43.89%	41.74%
6	Common Equity Tier 1 capital	9,150	9,269	9,282	9,077	8,583	8,345	7,884
7	Total Risk exposure amount (all transitional adjustments included)	50,557	51,413	51,690	51,961	50,630	50,739	50,926
8	Common Equity Tier 1 ratio, %	18.10%	18.03%	17.96%	17.47%	16.95%	16.45%	15.48%
9	Fully loaded Common Equity Tier 1 ratio, %	18.10%	18.03%	17.96%	17.47%	16.95%	16.45%	15.48%
10	Tier 1 capital	9,150	9,269	9,282	9,077	8,583	8,345	7,884
11	Total leverage ratio exposures	66,702	66,702	66,702	66,702	66,702	66,702	66,702
12	Leverage ratio, %	13.72%	13.90%	13.92%	13.61%	12.87%	12.51%	11.82%
13	Fully loaded leverage ratio, %	13.72%	13.90%	13.92%	13.61%	12.87%	12.51%	11.82%
			Memorano	lum items				
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
15	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	0	0	0	0	0
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
New definition of default?	0



2021 EU-wide Stress Test: Credit risk IRB Volkswagen Bank

	Volkswagen Bank																
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	sure amounts								
			A-I	RB	F-IRB		A-:	IRB	F-	IRB	Stage 1 exposur	e Stage 2 exposure	Stage 3 eynosure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposur	e Stage 2 exposure	Stage 5 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1	Central banks	(min Edity 70)	0		0	(0 0				0	0	0 0	0	(0 -
2	Central governments		0		0	(0 0	(0 (0	0	0	0	(o -
3	Institutions		0		0	(0 0	() (0	0	0	0	() (ა -
4	Corporates		0		0	(0 0	(0)	0	0	0	0	(J -
5	Corporates - Of Which: Specialised Lending		0		0	(0		0		0	0	0	0	(J -
6	Corporates - Of Which: SME		0		0	(0		0		0	0	0	0	(J -
7	Retail		0		0	(0		0		0	0	0	0	(ა -
8	Retail - Secured on real estate property		0		0	(0		0		0	0	0	0	() -
⁹ Volkswagen Bank	Retail - Secured on real estate property - Of Which: SME		0		0	(0	() ()	0	0	0	0	() -
10 VOIKSWAGET DATK	Retail - Secured on real estate property - Of Which: non-SME		0		0	(0		0)	0	0	0	0	(ე -
11	Retail - Qualifying Revolving		0		0	(0	(0)	0	0	0	0	() -
12	Retail - Other Retail		0		0	(0	(0)	0	0	0	0	(J -
13	Retail - Other Retail - Of Which: SME		0		0	(0	(0)	0	0	0	0	() -
14	Retail - Other Retail - Of Which: non-SME		0		0	(0		0		0	0	0	0	() -
15	Equity		0				0	(O			0	0	0	(J -
16	Securitisation																
17	Other non-credit obligation assets		0				0	(0			0	0	0	(ე -
18	IRB TOTAL		0		0	C	0				0	0	0	0	0) -

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-:	IRB	F-1	RB	A-1	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 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks		0	(0	0	0	C	0	(0	0	0	0	0	0	-
20		Central governments		0	C	0	0	0	C	0		0	0	0	0	0	0	-
21		Institutions		0	C	0	0	0	C	0	(0	0	0	0	0	0	-
22		Corporates		0	C	0	0	0	C	0	(0	0	0	0	0	0	-
23		Corporates - Of Which: Specialised Lending		0	C	0	0	0	C	0	(0	0	0	0	0	0	-
24		Corporates - Of Which: SME		0	C	0	0	0	C	0		0	0	0	0	0	0	-
25		Retail		0	C	0	0	0	C	0	(0	0	0	0	0	0	-
26		Retail - Secured on real estate property		0	C	0	0	0	C	0	(0	0	0	0	0	0	-
27	CEDMANY	Retail - Secured on real estate property - Of Which: SME		0	C	0	0	0	C	0		0	0	0	0	0	0	-
28	GERMANY	Retail - Secured on real estate property - Of Which: non-SME		0	C	0	0	0	C	0	(0	0	0	0	0	0	-
29		Retail - Qualifying Revolving		0	C	0	0	0	C	0		0	0	0	0	0	0	-
30		Retail - Other Retail		0	C	0	0	0	C	0		0	0	0	0	0	0	-
31		Retail - Other Retail - Of Which: SME		0	C	0	0	0	C	0		0	0	0	0	0	0	-
32		Retail - Other Retail - Of Which: non-SME		0	C	0	0	0	C	0	(0	0	0	0	0	0	-
33		Equity		0	C			0	C)		0	0	0	0	0	0	-
34		Securitisation																
35		Other non-credit obligation assets		0	C			0	C			0	0	0	0	C	0	-
36		IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

											Actual						
					Evnosi	ıre values			Pick evnes	sure amounts	31/12/2020						
												-					
				A-IF	RB	F-1	RB	A-1	RB	F-1	IRB	Shared annual Share 2 annu	Ct 2	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 expo	osure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
37		Central banks		0		0 0		0 0		0		0 0	0 0	() (، د	0 -
38		Central governments		0		0 0		0 0	(0		0 0	0 0	() () (0 -
39		Institutions		0		0 0		0 0	(0		0 0	0 0	() () (0 -
40		Corporates		0		0 0		0 0	(0 0		0 0	0 0	()	٠ (0 -
41		Corporates - Of Which: Specialised Lending		0		0 0		0 0	(0 0		0 0	0 0	()) (0 -
42		Corporates - Of Which: SME		0		0 0		0 0	(0 0		0 0	0 0	()) (0 -
43		Retail		0		0 0		0 0	(0 0		0 0	0 0	()) (0 -
44		Retail - Secured on real estate property		0		0 0		0 0	(0 0		0 0	0 0	() () (0 -
45	TTALV	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	(0 0		0 0	0 0	()	٠ (0 -
46	ITALY	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0	(0 0		0 0	0 0	() (٠ (0 -
47		Retail - Qualifying Revolving		0		0 0		0 0	(0 0		0 0	0 0	() () (0 -
48		Retail - Other Retail		0		0 0		0 0	(0 0		0 0	0 0	()	ر (0 -
49		Retail - Other Retail - Of Which: SME		0		0 0		0 0	(0 0		0 0	0 0	()	ر (0 -
50		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0	(0 0		0 0	0 0	()	ر (0 -
51		Equity		0		0		0	(0		0	0 0	()	/ (0 -
52		Securitisation															
53		Other non-credit obligation assets		0		0		0		O .		0	0 0	(٬	0 -
54		IRB TOTAL		0		0		0 0	(0		0 0	0 0	C	0	<i>,</i>) -

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRE	В	F-IR	В	A-I	RB	F-	·IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(r	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	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks		0	(0	0	0	(C)	0 0	(0	0	C	0	-
56		Central governments		0	(0	0	0	(0)	0 0	(0	0 0	C	0	-
57		Institutions		0	(0	0	0	(0		0 0	(0	0 0	C	0	-
58		Corporates		0	(0	0	0	(0	0	0 0	(0	0	C	0	-
59		Corporates - Of Which: Specialised Lending		0	(0	0	0	(0)	0 0	(0	0	C	0	-
60		Corporates - Of Which: SME		0	(0	0	0	(0)	0 0	(0	0	C	0	-
61		Retail		0	(0	0	0	(0)	0 0	(0	0	C	0	-
62		Retail - Secured on real estate property		0	(0	0	0	(0		0	(0	C	0	-
63	SPAIN	Retail - Secured on real estate property - Of Which: SME		0	(0	0	0	(0)	0	(0	C	0	-
64	SPAIN	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	C	0	-
66		Retail - Other Retail		0	(0	0	0	(0		0 0	(0	C	0	-
67		Retail - Other Retail - Of Which: SME		0	(0	0	0	(0		0	(0	C	0	-
68		Retail - Other Retail - Of Which: non-SME		0	(0	0	0	(0		0 0			0 0	C	0	-
69		Equity Securitisation		0	(0	(0			0 0	C	0	-
70		Securitisation																
71		Other non-credit obligation assets		0	(0	(0	(0 0	C	0	-
72		IRB TOTAL		0	0	0	0	0	0	0		0 0	0		0	0	0	-



		Volkswagen Bank																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRB		F-IR	B	A-I	RB	Fe	IRB				Stock of	Stock of	Stock of	
RowN um			(min EUD 0/)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(mln EUR, %)								.							
73		Central banks		0	0	0	(0	(0)	0 0			C		0) -
74		Central governments		0	0	0	(0	(0)	0		O C	C		0 0) -
75 76		Institutions		0	0	0	(0	(0))	0 0	1	0 0			0 0) -
77		Corporates Corporates - Of Which: Specialised Lending		0	0					0)	0) _
78		Corporates - Of Which: SME		0	0					0)	0					0 0) -
79		Retail		0	0			0		0)	0 0)	0 0	0		0 0) -
80		Retail - Secured on real estate property		0	0	0	(0 0	(0)	0 0		0 0	C		0 0) -
81	ED ANICE	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	(0)	0 0		0 0	C		0 0) -
82	FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(0	(0		0 0)	0 0	C		0 0) -
83		Retail - Qualifying Revolving		0	0	0	(0	(0)	0 0		0	C		0) -
84		Retail - Other Retail		0	0	0	(0	(0)	0 0		0 0	C		0 0) -
85		Retail - Other Retail - Of Which: SME		0	0	0	(0	(0)	0 0		0	C		0) -
86		Retail - Other Retail - Of Which: non-SME		0	0	0	(0	(0)	0		0	C		0	-
87		Equity		0	0)		0	()		C		0	C		0 0) -
88		Securitisation																
89		Other non-credit obligation assets		0	0			0	()		C	(0	C		0 0) -
90		IRB TOTAL		0	0	0	0	0	0	0		0		0	0		0	-

										Actual							
										31/12/2020							
				Exposi	ure values			Risk expos	ure amounts								
	<u></u>		А	-IRB	F-	·IRB	A-	IRB	F-	IRB		a. a	a	Stock of	Stock of	Stock of	Coverage Ratio -
Row	yN h	(mln EUR,	Non-defaulted %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0	0 () (0	(0	(0 (C	0	0	0	, <u> </u>	-
92		Central governments		0	0 0	0	0)	0	(0 (C	0	0	0	<u>, </u>	-
93		Institutions		0	0 0	0	0)	0	(0 (C	0	0	0	<u>, </u>	-
94		Corporates		0	0	0	0	(0	(0 (C	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending		0	0	0	0	(0	(0 (C	0	0	0	0	-
96		Corporates - Of Which: SME		0	0		0	(0	(0	C	0	0	0	0	-
97		Retail		0	0	0	0)	0	(0	C	0	0	0	. 0	-
98		Retail - Secured on real estate property		0	0) (0)	0	(0	C	0	0	0	<u>, </u>	-
99	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0) (0)	0	(0	C	0	0	0	<u>/</u> 0	-
100	ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		0	0		0)	0	(0	C	0	0	0	<u>/</u> 0	-
10:	U .	Retail - Qualifying Revolving		0	0		0)	0	(0	C	0	0	0	<u>/</u> 0	-
102	2	Retail - Other Retail		0	0		0)	0	(0	C	0	0	0	<u>/</u>	-
103	3	Retail - Other Retail - Of Which: SME		0	0		0	(0		0	C	0	0	0	<u>/</u>	-
104	1	Retail - Other Retail - Of Which: non-SME		0	0		0	(0		0	C	0	0	0	0	-
10!	5	Equity		0	0		0) ((C	0	0	0	<u> </u>	-
106	5	Securitisation															
107	7	Other non-credit obligation assets		0	0		0))		(C	0	0	0	, 0	-
108	3	IRB TOTAL			0		0	0	0		0	0	0	0	0	0	-

											Actual							
											31/12/2020							
					Exposi	ıre values			Risk expos	sure 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	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		C		0	(0 0		0		0	C)	0	0	0) -
110		Central governments		C		0 0	(0 0		0		0	C)	0	C	0) -
111		Institutions		C		0	(0 0		0		0	C	(0	0	0) -
112		Corporates		C		0	(0 0		0		0	C		0	C	0	J -
113		Corporates - Of Which: Specialised Lending		C		0	(0 0)	0		0	C)	0	C	0	<i>)</i> -
114		Corporates - Of Which: SME		C		0 0	(0		0		0	C		0	0	0	J -
115		Retail		C		0 0	(0		0		0	C		0	0	0	J -
116		Retail - Secured on real estate property		C		0 0	(0 0		0		0	C		0	C	0) -
117	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		C		0 0	(0		0		0	C		0	0	0	J -
118	NL ITILKLANDS	Retail - Secured on real estate property - Of Which: non-SME		C		0 0	(0 0		0		0	C)	0	0	0) -
119		Retail - Qualifying Revolving		C		0 0	(0		0		0	C		0	0	0	J -
120		Retail - Other Retail		C		0 0	(0		0		0	C		0	0	0	J -
121		Retail - Other Retail - Of Which: SME		C		0 0	(0 0		0		0	C		0	0	0) -
122		Retail - Other Retail - Of Which: non-SME		C		0 ((0 0)	0 0)	0 (C)	0	0	0) -
123		Equity		C		0		C		0		(C		0	0	0) -
124		Securitisation																
125		Other non-credit obligation assets		C		0		C		0		(C) (0	0	0) -
126		IRB TOTAL		0		0	(0		0		0	0	0	0	0	0	/ -

											Actual							
											31/12/2020							
			- 1		Exposu	re values			Risk expos	ure amounts								
				A-IRI	В	F-IR	В	A-I	RB	[F-]	IRB				Stock of	Stock of	Stock of	Courses Batis
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	provisions for	Coverage Ratio - Stage 3 exposure
127		Central banks	(IIIII LOK, 70)	0	(0	(0	(0 0		0 0			0 0	(0	J -
128		Central governments		0	(0	(0	(0 0)	0 0)	0	0 0	(0	-
129		Institutions		0	(0	(0	(0		0 0	(0	0 0	C	0	<i>i</i> –
130		Corporates		0	(0	(0	(0		0 0	()	0 0	(0	<i>,</i> –
131		Corporates - Of Which: Specialised Lending		0	(0	(0	(0		0 0	(0	0 0	(0	, –
132		Corporates - Of Which: SME		0	(0	C	0	(0		0 0	(0	0 0	(0	, –
133		Retail		0	(0	C	0	(0		0 0)	0	0	C	0	, –
134		Retail - Secured on real estate property		0	(0	C	0	(0		0 0		0	0	C	0	, -
135	POLAND	Retail - Secured on real estate property - Of Which: SME		0	(0	C	0	(0		0 0)	0	0	C	0	, –
136	FOLAND	Retail - Secured on real estate property - Of Which: non-SME		0	(0	C	0	(0		0 0	0	0	0	C	0	-
137		Retail - Qualifying Revolving		0	(0	C	0	(0		0 0	0	0	0	C	0	-
138		Retail - Other Retail		0	(0	C	0	(0		0 0	(0	0	C	0	1-
139		Retail - Other Retail - Of Which: SME		0	(0	C	0	(0		0 0	(0	0	C	0	-
140		Retail - Other Retail - Of Which: non-SME		0	(0	C	0	(0		0 0	0	0	0	C	0	-
141		Equity		0	(0	(0		C	0	0	0	0	0	-
142		Securitisation																
143		Other non-credit obligation assets		0	(0	(0		C		0	0 0	(0	, -
144		IRB TOTAL		0	- 0	0	0	0	0	0		0 0	0		0	0	0	-



		Volkswagen Bank	_															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-IRB		F-IRB		A-II	RB	F-I	RB				Stock of	Stock of	Stock of provisions for	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenage
145		Central banks		0	0	0	0	0	(0		0 0)	0 (0) (0 -
146		Central governments		0	0	0	0	0	(0		0 0)	0 (0			ე -
147		Institutions		0	0	0	0	0	(0		0 0)	0 (0) (ე -
148		Corporates		0	0	0	0	0	(0		0 0)	0 (0) (ე -
149		Corporates - Of Which: Specialised Lending		0	0	0	0	0	(0		0 0)	0 (0) (ა -
150		Corporates - Of Which: SME		0	0	0	0	0	(0		0 0)	0 (0		0	<u>ა</u> -
151		Retail		0	0	0	0	0	(0		0 0)	0 (0		0	<u>ა</u> -
152		Retail - Secured on real estate property		0	0	0	0	0	(0		0 0)	0 (0		0	<u>ა</u> -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	(0		0 0)	0 (0		0	<u>ა</u> -
154	14.73.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	(0		0 0)	0 (0		0	<u>ა</u> -
155		Retail - Qualifying Revolving		0	0	0	0	0	(0		0 0)	0 (0		0	<u>) - </u>
156		Retail - Other Retail		0	0	0	0	0	(0		0 0)	0 (0		0	<u>) - </u>
157		Retail - Other Retail - Of Which: SME		0	0	0	0	0	(0		0 0)	0 (0		0	<u>) - </u>
158		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0		0 0		0 0)	0 (0		0	<u>) - </u>
159		Equity		0	0			0	(0		C)	0 (0) (<u>) - </u>
160		Securitisation																
161		Other non-credit obligation assets		0	0			0		0		C)	0 (0			<u>) - </u>
162		IRB TOTAL		0	0	0	0	0		0		0		0	0		0	<u>기-</u>

										Actual						
										31/12/2020						
				Expo	sure values			Risk expos	sure amounts							
				A-IRB	F-	IRB	A-1	RB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(ml	Non-defauli n EUR, %)	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	provisions for Stage 1 exposure	Stock of 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) -
164		Central governments		0	0 ()	0 0	(0 0)	0 0	0 ((0)) -
165		Institutions		0	0 ()	0 0	(0 0)	0 0	0 ((0)) -
166		Corporates		0	0 ()	0 0	(0 0)	0 0	0 ((0)	0 -
167		Corporates - Of Which: Specialised Lending		0	0 ()	0 0	(0 0)	0 0	0 ((0)	0 -
168		Corporates - Of Which: SME		0	0 ()	0 0	(0 0)	0 0	0 ((0)	0 -
169		Retail		0	0 ()	0 0	(0 0)	0 0	0 ((0)	0 -
170		Retail - Secured on real estate property		0	0 ()	0 0	(0 0)	0 0	0 ((0)	0 -
171	NI A	Retail - Secured on real estate property - Of Which: SME		0	0 ()	0 0	(0 0)	0 0	0 ((0)	0 -
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 ()	0 0	(0 0)	0 0	0 ((0)	0 -
173		Retail - Qualifying Revolving		0	0 ()	0 0	(0 0)	0 0	0 ((0)	0 -
174		Retail - Other Retail		0	0 ()	0 0	(0 0)	0 0	0 ((0)	0 -
175		Retail - Other Retail - Of Which: SME		0	0 ()	0 0	(0 0)	0 0	0 ((0)	0 -
176		Retail - Other Retail - Of Which: non-SME		0	0 ()	0 0	(0 0)	0 0	0 ((0)	0 -
177		Equity		0	0		0	(0		0	0 ()	0) -
178		Securitisation														
179		Other non-credit obligation assets		0	0		0		0		0	0 (0		0 -
180		IRB TOTAL		0	0 0		0 0	(0		0 0	o o	C	0) -

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-1	IRB	F-I	RB	A-	IRB	F-I	RB			Stock of	Stock of	Stock of provisions for	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	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
181		Central banks		0	(0		0	(0		0 0	0 (0	0	(J -
182		Central governments		0	(0		0	(0		0 0	0 (0	0	(ງ -
183		Institutions		0	(0		0	(0		0 0	0	0	0	() -
184		Corporates		0	(0		0	(0		0 0	0	0	0	() -
185		Corporates - Of Which: Specialised Lending		0	(0		0	(0		0 0	0 (0	0	() -
186		Corporates - Of Which: SME		0	(0		0	(0		0 0	0 (0	0	() -
187		Retail		0	(0		0	(0		0 0	0	0	0	() -
188		Retail - Secured on real estate property		0	(0		0	(0		0 0	0 (0	0	(J -
189	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(0		0	(0		0 0	0 (0	0	(J -
190	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0		0	(0		0 0	0 (0	0	(J -
191		Retail - Qualifying Revolving		0	(0		0	(0		0 0	0 (0	0	(J -
192		Retail - Other Retail		0	(0		0	(0		0 0	0 (0	0	(J -
193		Retail - Other Retail - Of Which: SME		0	(0		0	(0		0 0	0 (0	0	(J -
194		Retail - Other Retail - Of Which: non-SME		0	(0		0	(0		0 0	0 (0	0	(J -
195		Equity		0	(0	()		0	0 (0	0	(J -
196		Securitisation															
197		Other non-credit obligation assets		0	(0	()		0	0 (0	0	(J -
198		IRB TOTAL		0	0	0		0	C	0		0 0	0	0	0	C	1 -



AOTHORITY	Volkswagen Bank																						
			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			
N		(mln 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 e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e 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	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for re Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks	(0 0		0 0		0	0 -	(0	0	0	0	0 -		0	0	0 0	J	0	0 -
	Central governments			0 0		0 0		0	0 -)	0	0	0	0	0 -		0	0	0 0	ر ا	0	0 -
	Institutions			0 0		0 0		0	0 -	()	0	0	0	0	0 -		0	0	0 0	زر	0	0 -
	Corporates			0 0		0 0		0	0 -)	0	0	0	0	0 -		0	0	0 0	ر	0	0 -
	Corporates - Of Which: Specialised Lending			0 0		0 0		0	0 -	0)	0	0	0	0	0 -		0	0	0 0	ر	0	0 -
	Corporates - Of Which: SME			0 0		0 0		0	0 -	()	0	0	0	0	0 -		0	0	0 0	ر	0	0 -
	Retail			0 0		0 0		0	0 -	()	0	0	0	0	0 -		0	0	0 0	ر	0	0 -
	Retail - Secured on real estate property			0 0		0 0		0	0 -	()	0	0	0	0	0 -		0	0	0 0	ر	0	0 -
Volkswagen Pank	Retail - Secured on real estate property - Of Which: SME			0 0		0 0		0	0 -	()	0	0	0	0	0 -		0	0	0 (ر	0	0 -
Volkswagen Bank	Retail - Secured on real estate property - Of Which: non-SME			0 0		0 0		0	0 -	(0	0	0	0	0 -		0	0	0 (ر	0	0 -
	Retail - Qualifying Revolving			0 0		0 0		0	0 -	(0	0	0	0	0 -		0	0	0 (ر	0	0 -
	Retail - Other Retail			0 0		0 0		0	0 -	(0	0	0	0	0 -		0	0	0 (ر	0	0 -
	Retail - Other Retail - Of Which: SME			0 0		0 0		0	0 -	(0	0	0	0	0 -		0	0	0 0	ر	0	0 -
	Retail - Other Retail - Of Which: non-SME			0 0		0 0		0	0 -	(0	0	0	0	0 -		0	0	0 0	ر	0	0 -
	Equity			0 0		0		0	0 -	(0	0	0	0	0 -		0	0	0	J	0	0 -
	Securitisation																						
	Other non-credit obligation assets			0 0		0		0	0 -	(0	0	0	0	0 -		0	0	0	J	0	0 -
	IRB TOTAL			0 0		0		0	0 -	0		0	0 (0	0 -			0	0	, <u> </u>	0	ง -

												Baseline Scenario										
					31/12/2	2021						31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage 2 e	xposure Stage 3 exp	Stock posure provisior Stage 1 ex	of Sto s for provis posure Stage 2	ock of Stock of provisions for exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	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
19	Central banks		0	0	0	0	0 0) -	0		0 0	0	0	C	-	(0	0	0	0	0	J -
20	Central governments		0	0	0	0	0 0) -	0		0 0		0	C	-	(0	0	0	0	0	J -
21	Institutions		0	0	0	0	0 0) -	0		0	0	0	C	-	(0	0	0	0	0) -
22	Corporates		0	0	0	0	0 0) -	0		0	0	0	C	-	(0	0	0	0	0) -
23	Corporates - Of Which: Specialised Lending		0	0	0	0	0 0) -	0		0		0	0	-	(0	0	0	0	0	J -
24	Corporates - Of Which: SME		0	0	0	0	0 0) -	0		0 0	0	0	C	-	(0	0	0	0	0	J -
25	Retail		0	0	0	0	0 0) -	0		0 0		0	C	-	(0	0	0	0	0	J -
26	Retail - Secured on real estate property		0	0	0	0	0 0) -	0		0	0	0	C	-	(0	0	0	0	0) -
GERMAN	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0 0) -	0		0	0	0	C	-	(0	0	0	0	0	J -
28 GERIMAN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0) -	0		0 0		0	C	-	(0	0	0	0	0	J -
29	Retail - Qualifying Revolving		0	0	0	0	0 0) -	0		0	0	0	C	-	(0	0	0	0	0	J -
30	Retail - Other Retail		0	0	0	0	0 0) -	0		0 0		0	C	-	(0	0	0	0	0	J -
31	Retail - Other Retail - Of Which: SME		0	0	0	0	0 0) -	0		0	0	0	C	-	(0	0	0	0	0) -
32	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 0) -	0		0	0	0	C	-	(0	0	0	0	0	J -
33	Equity		0	0	0	0	0 0) -	0		0 0		0	C	-	(0	0	0	0	0	J -
34	Securitisation																					
35	Other non-credit obligation assets		0	0	0	0	0 0) -	0		0 0	0	0	C	-	(0	0	0	0	0	J -
36	IRB TOTAL		0	0	0	0	0 0	-	0		0 0	0	0	0	-	0	0	0	0	0	0	Л -

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
R	lowN			Stage 1 expos	sure Stage 2 exposur	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		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
	um		(1	mln EUR, %)					Stage S exposure					Juge - exposure							otage I exposure	otago I emposaro		
	37		Central banks		0	0 (0	0	-	(0	0	0	0	0	-	0	(0	0	0	0	-
	38		Central governments		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	O	0	<u>/</u> 0'	-
	39		Institutions		0	0)	0	0	-	(0	0	0	0	0	-	0	(0	C	0	0	-
	40		Corporates		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	C	0	<u>/</u> 0'	-
	41		Corporates - Of Which: Specialised Lending		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	C	0	0'	-
	42		Corporates - Of Which: SME		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	43		Retail		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	44		Retail - Secured on real estate property		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	45	ITALY	Retail - Secured on real estate property - Of Which: SME		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	46	IIALI	Retail - Secured on real estate property - Of Which: non-SME		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	47		Retail - Qualifying Revolving		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	48		Retail - Other Retail		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	49		Retail - Other Retail - Of Which: SME		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	50		Retail - Other Retail - Of Which: non-SME		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	51		Equity		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	52		Securitisation																					
	53		Other non-credit obligation assets		0	0 ()	0	0	-	(0	0	0	0	0	-	0	(0	C	0	0'	-
	5/		TOR TOTAL		01	01 0)I (0 0)	I -	0) 0) I) 1 0) I)	-) 0	0	ı 0	0 ′	-

													Baseline Scenario									
						31/12/2021							31/12/2022						31/12/2023			
RowN um			(mln EUR,%)	Stage 1 exposure Stage 2 ex	cposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	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	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
55		Central banks		0	0	0	0 0) -	0		0 0	0	0	0	-	0	0 0	C		0	-
56		Central governments		0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0 0	() (0	1-
57		Institutions		0	0	0	0 0	0	-	0		0 0	0	0 0	0	-	0	0 0	((0	1-
58		Corporates		0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0	() (0	1-
59		Corporates - Of Which: Specialised Lending		0	0	0	0 0	0	-	0		0	0	0	0	-	0	0	((0	1-
60		Corporates - Of Which: SME		0	0	0	0 0	0	-	0		0	0	0	0	-	0	0	((0	1-
61		Retail		0	0	0	0 0	0) -	0		0 0	0	0	0	-	0	0 0	() (0	
62		Retail - Secured on real estate property		0	0	0	0 0	0	-	0		0 0	0	0 0	0	-	0	0 0	() (0	
63	SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0 0	C	0	0	
64	SLAIN	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	
65		Retail - Qualifying Revolving		0	0	0	0 0		_	0		0 0	0	0 0	0	-	0	0 0	C		0	
66		Retail - Other Retail		0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0 0	() (0	
67		Retail - Other Retail - Of Which: SME		0	0	0	0 0	0) <mark>-</mark>	0		0 0	0	0	0	-	0	0	C) (0	
68		Retail - Other Retail - Of Which: non-SME		0	0	0	0 0) () <mark>-</mark>	0		0	0	0	0	-	0	0	() (0	
69		Equity		0	0	U	0 0) C) -	0		0 0	0	0	0	-	U (0) (0	
70		Securitisation			0	0									_							
/1		Other non-credit obligation assets		U	0	0	0) (-	0		0	0	0	0	-	0	0) (0	
72		IRB TOTAL		0	ΟĮ	O]	U 0) 0) -] 0		υ 0	ס אַן	ןס וע	0	-	U (ס וכ) () 0	4-



Volkswagen	Rank
voikswagen	Dalik

	Volkswagen Bank	_																				
			16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	3
												Baseline Scenario										
					31/12/2021					_		31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stag	ge 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposu	Stock of r provisions for ire 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		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 Stage 3 e
	Central banks		0	0	0	0 (0	-	C		0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
	Central governments		0	0	0	0 (O C	-	C)	0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
	Institutions		0	0	0	0 (O	-	C)	0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
	Corporates		0	0	0	0 (O	-	C)	0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
	Corporates - Of Which: Specialised Lending		0	0	0	0 (O	-	C)	0 (C	0 (0	0 -		0 0	C	0	0	0	0 -
	Corporates - Of Which: SME		0	0	0	0 (0	-	C)	0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
	Retail		0	0	0	0 (O C	-	C)	0 (O	0 (0	0 -		0 0	C	0	0	0	0 -
	Retail - Secured on real estate property		0	0	0	0 (0	-	C)	0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
FDANCE	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 (O C	-	C)	0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 (0	-	C)	0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
	Retail - Qualifying Revolving		0	0	0	0 (0	-	C)	0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
	Retail - Other Retail		0	0	0	0 (O C	-	C)	0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0 (O C	-	C)	0 (O	0 (0	0 -		0 0	C	0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0 (O C	-	C		0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
	Equity		0	0	0	0 (O C	-	C		0 (0	0 (0	0 -		0 0	C	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0 (o c	-	C		0 (0	0	0	0 -		0 0	C	0	0	0	0 -
	IRB TOTAL		0	0	0	0 0	0	-	0		0 0	0			0 -		0 0	0	0	0	0	o i -

											Baseline Scenario										
				31/12/	2021						31/12/2022							31/12/2023			
RowN um	(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure Stage 3 exp	Stock osure provisio Stage 1 ex	of Stock of ns for provisions for provisions for prosure Stage 2 expos	Stock of provisions for ure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for pr Stage 1 exposure Stage	Stock of ovisions for je 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
	ral banks	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
	ral governments	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
	tutions	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
	orates	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
	orporates - Of Which: Specialised Lending	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
	orporates - Of Which: SME	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
97 Retail		0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
	etail - Secured on real estate property	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
	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	C) -
	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	C) -
	etail - Qualifying Revolving	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
	etail - Other Retail	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C) -
105 Equity		0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C	-
	ritisation							-							-		-	_	-		
	r non-credit obligation assets	0	0	0	0	0 0) -	0		0 0	0	0	0	-	0	0	0	0	0	C	-

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
				Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row um			(mln EUR, %)				Stage 2 exposure	Stage 3 exposure	Stage 3 exposure				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure					Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks		0 0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	o'	4-
110		Central governments		0 0	0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	/-
111		Institutions		0 0	0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	<u>/</u> -
112		Corporates		0 0	0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	<u> </u>
113		Corporates - Of Which: Specialised Lending		0 0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	<u>/-</u>
114		Corporates - Of Which: SME		0 0	0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	<u>/-</u>
115		Retail		0 0	0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	<u> </u>
116		Retail - Secured on real estate property		0 0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	<u>/-</u>
117	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		0 0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	/-
118	NETTERLANDS	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	0	0	0′	/-
119		Retail - Qualifying Revolving		0 0	0	C	0	0	-	0	0	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	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	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	0	0	0	0'	/ -
123		Equity		0 0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	/-
124		Securitisation																					
125		Other non-credit obligation assets		0 0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	<u>/-</u>
126		IRB TOTAL		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-

												baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2 ex	oposure 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 expo	sure Stage 3 exposure	Stock of e 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 fo Stage 2 exposu	Stock of provisions f re Stage 3 expo	Coverage Stage 3 e
	Central banks		0	0 0	(0	C	-	C)	0	0 0	0	0	-	(0	0	0 0		0	0 -
	Central governments		0	0 0	(0 0	0) -	C)	0	0 0	0	0	-	(0	0	0 0		0	0 -
	Institutions		0	0 0	(0 0	C) -	0)	0	0 0	0	0	-	(0	0	0 (0	0 -
	Corporates		0	0 0	(0 0	C) -	0)	0	0 0	0	0	-	(0	0	0 (0	0 -
	Corporates - Of Which: Specialised Lending		0	0 0	(0	0	-	0)	0	0 0	0	0	-	(0	0	0 0		0	0 -
	Corporates - Of Which: SME		0	0 0	(0 0	0	-	0)	0	0 0	0	0	-	(0	0	0 0		0	0 -
	Retail		0	0 0	(0	0	-	0)	0	0	0	0	-	(0	0	0 0		0	0 -
	Retail - Secured on real estate property		0	0 0	(0	0	-	0)	0	0	0	0	-	(0	0	0 0		0	0 -
POLAND	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 -
POLAND	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		0	0 0	(0	0	-	0)	0	0	0	0	-	(0	0	0 0		0	0 -
	Retail - Other Retail		0	0 0	(0 0	0	-	0)	0	0 0	0	0	-	(0	0	0 0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0 0	(0 0	0	-	0)	0	0 0	0	0	-	(0	0	0 0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0	(0 0	0	-	0)	0	0 0	0	0	-	(0	0	0 0		0	0 -
	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		0	0		0	0	-	0		0	0	0	0	-	0		0	0		0	0 -



	Volkswagen Bank																				
		16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	
											Baseline Scenari										
				31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stage 1 exposure	re Stage 2 exposure Stage 3 expos	Stock of sure provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 expo	sure Stage 3 exposu	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions fo e Stage 3 exposu	r Stage
	Central banks	2014 707	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	0 -
	Institutions		0 0	0	0 (0	0 -	0		0	0	0 (0	0 -	(0	0	0 0		0	0 -
	Corporates		0 0	0	0 (0	0 -	0		0	0	0 (0	0 -	(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	0 0		0	0 -
	Corporates - Of Which: SME		0 0	0	0	0	0 -	0		0	0	0 (0	0 -	(0	0	0		0	0 -
	Retail		0 0	0	0	0	0 -	0		0	0	0 (0	0 -	(0	0	0		0	0 -
	Retail - Secured on real estate property		0 0	0	0	0	0 -	0		0	0	0 (0	0 -	(0	0	0		0	0 -
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 -
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		0 0	0	0	0	0 -	0		0	0	0	0	0 -	(0	0	0		0	0 -
	Retail - Other Retail		0 0	0	0	0	0 -	0		0	0	0	0	0 -	(0	0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0	0	0 -	0		0	0	0	0	0 -	(0	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	0	0 -	0		0	0	0 (0	0 -	(0	0	0		0	0 -
	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		0 0	0	0		0 -	0		0	0	0	וס	0 -		0	0	0		0	0 -

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
wN n			(mln EUR, %	Stage 1 exposure Stage	2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions fo re Stage 2 exposu	Stock of r provisions for ire Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re 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 expo
		Central banks		0	0	0		0	0	0 -		0	0	0	0		0 -		0	C	0	C	<u>, </u>	0 -
4		Central governments		0	0	0		0	0	0 -		0	0	0	0	(0 -		0	C	0	C	<u>, </u>	0 -
65		Institutions		0	0	0		0	0	0 -		0	0	0	0		0 -		0 (C)	C	, C	0 -
66		Corporates		0	0	0		0	0	0 -		0	0	0	0	(0 -		0 (C	0	C	, C	0 -
.67		Corporates - Of Which: Specialised Lending		0	0	0		0	0	0 -		0	0 (0 (0	(0 -		0 (C	(C	\ C	0 -
.68		Corporates - Of Which: SME		0	0	0		0	0	0 -		0	0 (0 (0	(0 -		0 (C)	C	, C	0 -
.69		Retail		0	0	0		0	0	0 -		0	0 (0 (0	(0 -		0 (C	(C	\ C	0 -
.70		Retail - Secured on real estate property		0	0	0		0	0	0 -		0	0 (0 (0	(0 -		0 (C)	C	, C	0 -
71	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0	0 -		0	0	0	0	(0 -		0 (C	0	C	, C	0 -
.72	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)	C	, (0 -
.73		Retail - Qualifying Revolving		0	0	0		0	0	0 -		0	0	0	0		0 -		0 (C	0	C	, (0 -
.74		Retail - Other Retail		0	0	0		0	0	0 -		0	0 (0 (0	(0 -		0 (C)	C	, (0 -
.75		Retail - Other Retail - Of Which: SME		0	0	0		0	0	0 -		0	0	0	0	(0 -		0 (0)	C	, C	0 -
.76		Retail - Other Retail - Of Which: non-SME		0	0	0		0	0	0 -		0	0 (0 (0	(0 -		0 (0) (0	, (0 -
.77		Equity		0	0	0		0	0	0 -		0	0	0 (0	(0 -		0 (0	0	C	, (0 -
.78		Securitisation																						
.79		Other non-credit obligation assets		0	0	0		0	0	0 -		0	0	0 (0	(0 -		0 (0	0	C	, (0 -
90		TDR TOTAL		0	0	_		0	0	ni-	1	<u> </u>	0	<u> </u>	0	1 (NI-	1 (<u> </u>	0		0	4 <u> </u>	<u>ما۔ </u>

												Baseline Scenario)								
					31/12/2021							31/12/2022						31/12/2023			
RowN um		(mln EU	Stage 2 exposure Stage 3	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 exposur	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	osure 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
181		Central banks	0	0		0	0 0	-	C)	0	0 (O C	O C	-	0	0 ()) (0	-
182		Central governments	0	0		0	0 0	-	()	0	0 (0	0	-	0	0 (() (0	(-
183		Institutions	0	0		0	0 0	-	()	0	0 (0	0	-	0	0 (() (0	[-
184		Corporates	0	0		0	0	-	()	0	0 (0	0	-	0	0))	0	(-
185		Corporates - Of Which: Specialised Lending	0	0		0	0	-	()	0	0 (O C		-	0	0))	0	(-
186		Corporates - Of Which: SME	0	0		0	0	-	()	0	0 (0		-	0	0))	0	(-
187		Retail	0	0		0	0	-	()	0	0	o c	O C	-	0	0	((0	<u> </u>
188		Retail - Secured on real estate property	0	0		0	0	-	()	0	0	O C	0	-	0	0 (((0	<u> </u>
189	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0		0	0	-	()	0	0	0	0	-	0	0	()	0	<u>t-</u>
190	IV.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0		0	0 0	-	()	0	0	0	0	-	0	0 ())	0	<u> </u>
191		Retail - Qualifying Revolving	0	0		0	0	-	()	0	0	0	0	-	0	0 ())	0	<u> </u>
192		Retail - Other Retail	0	0		0	0	-	()	0	0	0	0	-	0	0))	0	<u> </u>
193		Retail - Other Retail - Of Which: SME	0	0		0	0 0	-	()	0	0 (0	0	-	0	0 (() (0	<u> </u>
194		Retail - Other Retail - Of Which: non-SME	0	0		0	0 0	-	()	0	0	0	0	-	0	0	() (0	<u>-</u>
195		Equity	0	0		0	0 0	-	(0	0 (0	0	-	0	0 (() (0	
196		Securitisation																			
197		Other non-credit obligation assets	0	0		0	0	-	()	0	0 (0	0	-	0	0))	0	<u>/-</u>
198		IRB TOTAL)	0		0	D 0	-)	0	OJ C	0) 0	-	0	0) (· 0	4-



	Volkswagen Bank		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario	0									
						31/12/2021							31/12/2022							31/12/2023			
vN n		(mln 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	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exposu	re Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage Rati Stage 3 expos
	Central banks	(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 -
	Institutions			0	(0		0 (0 -	()	0	0	0	0	0 -		0	0	0 (0	0 -
	Corporates			0	(0		0 (0 -	()	0	0	0	0	0 -		0	0	0 ()	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	0	0	0	0 -		0	0	0 ()	0	0 -
	Retail			0	(0		0 (0 -	()	0	0	0	0	0 -		0	0	0 ()	0	0 -
	Retail - Secured on real estate property			0	(0		0 (0 -	(0	0	0	0	0 -		0	0	0 ()	0	0 -
Volkswagen Pank	Retail - Secured on real estate property - Of Which: SME			0	(0		0 (0 -	()	0	0	0	0	0 -		0	0	0 ()	0	0 -
Volkswagen Bank	Retail - Secured on real estate property - Of Which: non-SME			0	(0		0 () -	()	0	0	0	0	0 -		0	0	0 ()	0	0 -
	Retail - Qualifying Revolving			0	(0		0 (0 -	()	0	0	0 (0	0 -		0	0	0 ()	0	0 -
	Retail - Other Retail			0	(0		0 (0 -	()	0	0	0 (0	0 -		0	0	0 ()	0	0 -
	Retail - Other Retail - Of Which: SME			0	(0		0 (0 -	()	0	0	0	0	0 -		0	0	0 ()	0	0 -
	Retail - Other Retail - Of Which: non-SME			0	(0		0 0	0 -	(0	0	0	0	0 -		0	0	0 ()	0	0 -
	Equity			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 -
	IRB TOTAL			0		0) -	0			0	0 (0	01-		0	0	0 0		0	0 -

												Adverse Scenario										
					31/12	/2021						31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2	exposure Stage 3 ex	Stoc cposure provision Stage 1 c	ck of ons for pr exposure Stag	Stock of Stock of provisions for age 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	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 Stage 3 ex
	Central banks		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 -
	Institutions		0	0	0	0	0	-	0		0 0	0	0		0 -		0)			0	0 -
	Corporates		0	0	0	0	0 (-	0		0 0	0	0		0 -		0)	(0	0 -
	Corporates - Of Which: Specialised Lending		0	0	0	0	0 (-	0		0 (0	0 0) -		0 ()	()	0	0 -
	Corporates - Of Which: SME		0	0	0	0	0	-	0		0 0	0	0		0 -		0)			0	0 -
	Retail		0	0	0	0	0 (-	0		0 0	0	0		0 -		0)			0	0 -
	Retail - Secured on real estate property		0	0	0	0	0	-	0		0	0	0		0 -		0)			0	0 -
GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	-	0		0 0	0	0		0 -		0	((0	0 -
GERMANT	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		0	0	0	0	0	-	0		0 0	0	0		0 -		0	((0	0 -
	Retail - Other Retail		0	0	0	0	0	-	0		0	0	0		0 -		0	((0	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	-	0		0	0	0		0 -		0	((0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 (-	0		0 (0	0		0 -		0 0	(()	0	0 -
	Equity		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 -
	IRB TOTAL		0	0	0	0	0 0	-	0		0 0		0) -				C			0 -

															Adverse Scenario										
								31/12/2021							31/12/2022							31/12/2023			
Ro	owN um			(mln EUR, %)	Stage 1 exposure Stage	e 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		0	0	0	(0	0	-	(0	(0 0	0	0	-	0	0	0	(0	0	-
	38		Central governments		0	0	0	(0	0	-	(0	(0 0	0	0	-	0	0	0	(0	0	-
	39		Institutions		0	0	0	(0	0	-	C	0	(0 0	0	0	-	0	0	0	C	0	0′	-
	40		Corporates		0	0	0	(0	0	-	C	0	C	0 0	0	0	-	0	0	0	C	0	<u> </u>	-
	41		Corporates - Of Which: Specialised Lending		0	0	0	(0	0	-	C	0	(0 0	0	0	-	0	0	0	C	0	0'	-
	42		Corporates - Of Which: SME		0	0	0	(0	0	-	C	0	C	0 0	0	0	-	0	0	0	C	0	0'	-
	43		Retail		0	0	0	(0	0	-	C	0	(0 0	0	0	-	0	0	0	C	0	0'	-
	44		Retail - Secured on real estate property		0	0	0	(0	0	-	C	0	(0 0	0	0	-	0	0	0	C	0	0′	-
	45	ITALY	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	0	-	C	0	(0 0	0	0	-	0	0	0	C	0	0'	-
	46	IIALI	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		0	0	0	(0	0	-	(0	(0 0	0	0	-	0	0	0	(0	0'	-
	48		Retail - Other Retail		0	0	0	(0	0	-	(0	(0 0	0	0	-	0	0	0	(0	0'	-
	49		Retail - Other Retail - Of Which: SME		0	0	0	(0	0	-	(0	(0 0	0	0	-	0	0	0	(0	0'	-
	50		Retail - Other Retail - Of Which: non-SME		0	0	0	(0	0	-	(0	(0 0	0	0	-	0	0	0	(0	0	-
	51		Equity		0	0	0	(0	0	-	(0	(0 0	0	0	-	0	0	0	(0	0'	-
	52		Securitisation																						
	53		Other non-credit obligation assets		0	0	0		0	0	-	0	0		0 0	0	0	-	0	0	0	0	0	0	-
	54		IRB TOTAL		0	0	0		0	0	-	0	0	0	0	0) 0	-	0	0	0	0	0	· O	-

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
owN um		(mln EUR, %		xposure Stage 3 exposur	Stock of re provisions for Stage 1 exposur	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 tage 3 exposure	Coverage Ratio - Stage 3 exposure	sure 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
5	Central banks		0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0 0	(0	/-
56	Central governments		0	0	0	0 0	0	-	0		0 (0	0	0	-	0	0 0	(0 (0	/-
57	Institutions		0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0 0	(0	0	/ <mark>- '</mark>
58	Corporates		0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0 0	(0	0	<u>/</u>
59	Corporates - Of Which: Sp		0	0	0	0 0	0	-	0		0	0	0	0	•	0	0 0	(0	0	<u>/- </u>
60	Corporates - Of Which: SM	E	0	0	0	0 0	0	-	0		0	0	0	0	•	0	0 0	(0	0	<u>/</u> '
61	Retail		0	0	0	0 0	0	-	0		0 (0	0	0	-	0	0 0	(0	0	<u>/</u> '
62	Retail - Secured on real		0	0	0	0 0	0	-	0		0 (0	0	0	-	0	0 0	(0	0	<u> </u>
63 CD		estate property - Of Which: SME	0	0	0	0 0	0	-	0		0 (0	0	0	-	0	0 0	(0	0	<u> </u>
64 3 F	Retail Secured on rea	estate property - Of Which: non-SME	0	0	0	0 0	0	-	0		0 (0	0	0	-	0	0 0	(0	0	<u> </u>
65	Retail - Qualifying Revo	lving	0	0	0	0 0	0	-	0		0 (0	0	0	-	0	0 0	(0 (0	<u> </u>
66	Retail - Other Retail		0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0 0	(0	0	<u> </u>
67	Retail - Other Retail - C		0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0 0	(0	0	<u> -</u>
68	Retail - Other Retail - C	f Which: non-SME	0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0 0	(0	0	<u>+</u> '
69	Equity		0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0 0	(0	<u>+</u>
70	Securitisation						-		-											-	
71	Other non-credit obligation	ı assets	0	0	0	0 0	0	-	0		0 0	0	0	0	-	0	0 0	(0 (0	<u>+</u>
72	IRB TOTAL		0	0	0	0	l 0	I -	1 0		0	0	0	0	-	0	0 0	I O	0) 0	/ 1-



Volkswagen Bank

	voikswagen Bank	_																				
			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 Stage	je 2 exposure Stage 3 exposu	Stock of ure provisions for Stage 1 exposu	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	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 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 Stage 3 (
	Central banks		0	0	0	0 (0	-	0		0 (0 () ()	0 -		0 0	0	0	C	0) -
	Central governments		0	0	0	0 (0	-	0		0 (0 (0)	0 -		0 0	0	0	C	0	-
	Institutions		0	0	0	0 (0	-	0		0 (0 (0)	0 -		0 0	0	0	C	0) -
	Corporates		0	0	0	0 (0	-	0		0 (0 (0)	0 -		0 0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending		0	0	0	0 (0	-	0		0	0	0)	0 -		0	0	0	0	0	-
	Corporates - Of Which: SME		0	0	0	0 (0	-	0		0	0	0)	0 -		0	0	0	0	0	-
	Retail		0	0	0	0 (0	-	0		0	0	0)	0 -		0	0	0	0	0	-
	Retail - Secured on real estate property		0	0	0	0 (0	-	0		0	0	0)	0 -		0	0	0	0	0	-
FRANCE	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	-	0		0	0	0		0 -		0	0	0	0	0	-
FRANCE	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		0	0	0	0	0	-	0		0	0	0		0 -		0	0	0	0	0	-
	Retail - Other Retail		0	0	0	0 (0	-	0		0	0	0)	0 -		0	0	0	C	0) -
	Retail - Other Retail - Of Which: SME		0	0	0	0 (0	-	0		0	0	0)	0 -		0	0	0	C	0) -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0 (0	-	0		0	0 (0)	0 -		0	0	0	C	0) -
	Equity		0	0	0	0 (0	-	0		0 (0 (0)	0 -		0 0	0	0	C	0) -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0 (0	-	0		0 (0 (0)	0 -		0 0	0	0	C	0	-
	IRB TOTAL		0	0	0	0 0) 0	-	0		0 0		0		0 -		0	0	0	0	0	-

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
Ro	vN n		(mln EUR, %)	Stage 1 exposure Stage 2 exposu	re 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	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		0	0 (0	0	0	-	(0 0	(0	C	0	-	0	C	0	0	0	0	1-
	2	Central governments		0	0 (0	0	0) -	(0 0	(C	0	-	0	C	0	0	0		<u>/</u> -
	3	Institutions		0	0 (0	0	0) -	(0 0	(C	0	-	0	C	0	0	0		<u>/</u> -
	1	Corporates		0	0 (0	0) -		0					-	0	C	0	0	0	.1—————————————————————————————————————	/ - 0
		Corporates - Of Which: Specialised Lending		0	0 (0	0	0) -		0 0					-	0	C	0	0	0	رن ل	, - 0
		Corporates - Of Which: SME		0	0 0			0) -		0 0					-	0		0	0	0	,1	-
		Retail - Secured on real estate property		0	0 0			0) <u>-</u>		0 0					_	0		0		0	· 1	0 -
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0 0			0) _		0 0					<u>-</u>	0		0		0	.1 0,	0 -
1	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0		0) -		0 0) () (-	0	0	0		0	· t	n -
1	11	Retail - Qualifying Revolving		0	0 (0	0 0	0) -		0 0) 0	-	0	0	0		0	, <u> </u>	J-
	2	Retail - Other Retail		0	0 (0	0	0) -		0 0			C		-	0	C	0	0	0	ن ر	j <u>-</u>
1	3	Retail - Other Retail - Of Which: SME		0	0 (0	0 0	0) -		0 0) (C	0	-	0	C	0	0	0	ن ر	J-
1	4	Retail - Other Retail - Of Which: non-SME		0	0 (0	0	0) -	(0 0	() (C	0	-	0	C	0	0	0	,	J-
1	5	Equity		0	0 (O (0	0) -	(0 0	(0	C	0	-	0	C	0	C	0	r	J -
1	6	Securitisation																					
1	7	Other non-credit obligation assets		0	0 (0	0	0) -	(0 0	() (C	0	-	0	C	0	C	0	C	J -
1	8	IRB TOTAL		0	0 0		0	0	-	(0	0	0	0	0	-	0	0	0	0	0		<u> </u>

			ſ										Adverse 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 exposure
100		Central banks	(111111 2014)	0	0		0	0	-	C	0	0		0		_	0				0	0) -
110		Central governments		0	0 0		0 0	0) -		0	0				-	0					0) -
111		Institutions		0	0 0		0 0	0) -	C	0	0		0		-	0		0	(0	0	J -
112		Corporates		0	0 0	(0 0	0	-	C	0	0	O C	0	0	-	0	(0	(C	0	J-
113		Corporates - Of Which: Specialised Lending		0	0 0	(0	0	-	C	0	0	0	0	0	-	0	(0	(C	0	<i>y</i> -
114		Corporates - Of Which: SME		0	0 0	(0	0	-	C	0	0	0	0	0	-	0	(0	(C	0	<i>j</i> -
115		Retail		0	0 0	(0	0	-	C	0	0	0	0	0	-	0	(0	(C	0	/-
116		Retail - Secured on real estate property		0	0 0	(0	0	-	C	0	0	0	0	0	-	0	(0	(0	0	/ -
117	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		0	0 0	(0	0	-	C	0	0	0	0	0	-	0	(0	(C	0	/-
118	WETTIERE WOS	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	(0	0	-	С	0	0	O C	0	0	-	0	(0	(С	0	<i>i</i> -
119		Retail - Qualifying Revolving		0	0 0	(0	0	-	C	0	0	0	0	0	-	0	(0	(C	0	<u> </u>
120		Retail - Other Retail		0	0 0	(0	0	-	C	0	0		0	0	-	0		0	(0	0	<u>-</u>
121		Retail - Other Retail - Of Which: SME		0	0 0	(0	0	-	C	0	0		0		-	0		0	(0	0	, [-
122		Retail - Other Retail - Of Which: non-SME		0	0 0		0	0)	C	0	0		0		-	0		0	(0	0	, -
123		Securitisation		U U	0		0	0	-		U	U		0			U		U U		0	0	
124		Other non-credit obligation assets		n	0	1	0	0	1-		0	0				_	0) 0	(0	1-
126		IRB TOTAL		Ö	0 0		0	0	· -	0	0	0		0	0	-	Ö		0	0	0	0	/

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposur	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 exposı	ıre 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	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 expos	Stock of r provisions f ire Stage 3 expos	for Coverage
	Central banks		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 -
	Institutions		0 0	0	0		-	0		0	0	0	0) -	(0	0	0	0	0 -
	Corporates		0 0	0	0		-	0		0	0	0	0) -	(0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0		-	0		0 (0 0	0	0	-	(0	0	0	0	0 -
	Corporates - Of Which: SME		0 0	0	0		-	0		0 (0	0	0	-	(0	0	0	0	0 -
	Retail		0 0	0	0		-	0		0 (0 0	0	0	-	(0	0	0	0	0 -
	Retail - Secured on real estate property		0 0	0	0		-	0		0	0 0	0	0	-	(0	0	0	0	0 -
POLAND	Retail - Secured on real estate property - Of Which: SME		0 0	0	0		-	0		0	0	0	0) -	(0	0	0	0	0 -
FOLAND	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		0 0	0	0		-	0		0 (0	0	0	-	(0	0	0	0	0 -
	Retail - Other Retail		0 0	0	0		-	0		0	0	0	0) -	(0	0	0	0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0		-	0		0 (0	0	0) -	(0	0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	0	0 (-	0		0 (0 0	0	0) -	(0	0	0	0	0 -
	Equity		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 -
	IRB TOTAL		0 0	0	0 0		-	0		0	0	0	0 () -	C		0	0	0	0	0 -



			37	38 39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
					24 /42 /222							Adverse Scenari							24424222			
					31/12/2021					_		31/12/2022							31/12/2023			
		(mln EUR, %)		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 exposur	e Stage 2 ex	kposure Stage 3 exposu	Stock of provisions for Stage 1 exposur	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 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposu	Coverage Stage 3 e
	Central banks		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	Central governments		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	Institutions		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	Corporates		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	Corporates - Of Which: Specialised Lending		0	0 0		0	C	0 -		0	0	0	0		0 -	0)	0	0		0	0 -
	Corporates - Of Which: SME		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	Retail		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	Retail - Secured on real estate property		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0		0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	Retail - Qualifying Revolving		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	Retail - Other Retail		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	Equity		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0		0	0		0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0		0	C	0 -		0	0	0	0 0		0 -	0)	0	0		0	0 -
	IRB TOTAL		0	0 0		0	0	0 -		0	0	0	0		0 -	0		0	0		0	0 -

													Adverse Scenari	0									
						31/:	12/2021						31/12/2022							31/12/2023			
RowN um			(mln EUR, %		2 exposure Stage 3 e	Stexposure provi	tock of isions for 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio Stage 3 exposure	- e Stage 1 exposur	e Stage 2 expos	ure Stage 3 exposur	Stock of re provisions for Stage 1 exposur	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	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 exposu
163		Central banks		0	0	0	0	0	0 -		0	0	0	0 0		0 -		0 0	0	0	C	C) -
164		Central governments		0	0	0	0	0	0 -		0	0	0	0 0) (0 -		0 0	0	0	0	0) -
165		Institutions		0	0	0	0	0	0 -		0	0	0	0 0) (0 -		0 0	0	0	0	0) -
166		Corporates		0	0	0	0	0	0 -		0	0	0	0 0		0 -		0 0	0	0	0	0') -
167		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -		0	0	0	0 0) (0 -		0 0	0	0	0	0) -
168		Corporates - Of Which: SME		0	0	0	0	0	0 -		0	0	0	0 0		0 -		0 0	0	0	0	0'	-
169		Retail		0	0	0	0	0	0 -		0	0	0	0 0		0 -		0	0	0	0	0'	-
170		Retail - Secured on real estate property		0	0	0	0	0	0 -		0	0	0	0 0		0 -		0	0	0	0	0	-
171	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	C	0′) -
172	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	-
173		Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	0	0	0 0		0 -		0 0	0	0	C	0′) -
174		Retail - Other Retail		0	0	0	0	0	0 -		0	0	0	0 0		0 -		0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0	0	0 0)	0 -		0 0	0	0	C	0′) -
176		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	0	0	0 0		0 -		0 0	0	0	C	0) -
177		Equity		0	0	0	0	0	0 -		0	0	0	0 0) (0 -		0 0	0	0	C	0) -
178		Securitisation																					
179		Other non-credit obligation assets		0	0	0	0	0	0 -		0	0	0	0 0		0 -		0 0	0	0	0	0') -

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
N		(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 e 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
	Central banks		(0	0	0	(0	-	(O .	0 () (0) -	0)	0	0			0 -
	Central governments		(0	0	0	(0	-	(O	0	(0) -	C)	0	0			0 -
	Institutions		(0	0	0)	0	-	(O	0	0		0) -	C		0	0		O	0 -
	Corporates			0	0	0)	0	-	(O .	0			0) -	C		0	0		O	0 -
	Corporates - Of Which: Specialised Lending			0	0	0)	0	-	(O .	0			0) -	C)	0	0			0 -
	Corporates - Of Which: SME		(0	0	0	(0	-	(O	0	(0) -	C)	0	0		D	0 -
	Retail		(0	0	0	(0	-	(O	0	(0) -	C)	0	0		D	0 -
	Retail - Secured on real estate property		(0	0	0	(0	-	(O	0	(0) -	C)	0	0		D	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		(0	0	0	(0	-	(O .	0	(0) -	C)	0	0		D	0 -
11.△.	Retail - Secured on real estate property - Of Which: non-SME		(0	0	0	(0	-	(O	0	(0) -	C)	0	0		D	0 -
	Retail - Qualifying Revolving		(0	0	0	(0	-	(0	0)	0	0) -	C)	0	0)	0 -
	Retail - Other Retail		(0	0	0	(0	-	(O	0)		0) -	C)	0	0)	0 -
	Retail - Other Retail - Of Which: SME		(0	0	0	(0	-	(O	0	(0) -	C)	0	0		D	0 -
	Retail - Other Retail - Of Which: non-SME			0	0	0		0	-	(0 () (0) -	C		0	0 0			0 -
	Equity			0	0	0		0	-	(0 () (0	0) -	C		0	0 0			0 -
	Securitisation																						
	Other non-credit obligation assets			0	0	0		0	-	(0	0 ((0	0) -	C		0	0 0)	0 -
	IRB TOTAL		C	0	0	0		0	-			0			0 () -	0			0			0 -



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		Volkswageri barik											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020)				
			Exposure	/alues	Risk exposu	re amounts				Shork of	Charle of	Shork of	
Rov	wN n	(EUD 0()	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, %)											
1		Central banks	9,279	0	2,430	(362		0	0	0	0	0.00%
2	2	Central governments	208	0	86	(174	35	0	0	0	0	0.00%
3		Regional governments or local authorities	1,148	0	0	(981	167	0	0	0	0	0.00%
4		Public sector entities	1,278	0	5	(1,037	241	0	0	0	0	87.50%
5		Multilateral Development Banks	52	0	0	(52	0	0	0	0	0	87.50% 0.00%
ϵ		International Organisations	102	0	0	(102	0	0	0	0	0	0.00%
7		Institutions	865	0	439	(865	0	0	0	0	0	40.74%
8		Corporates	13,648	453	13,527	514	9,552	4,416	717	113	206	264	36.77%
g		of which: SME	507	16	386	22	380	138	35	4	8	18	53.15%
10		Retail	36,623	420	27,164	564	1 28,121	8,750	753	96	153	332	44.16%
1	Volkswagen Bank	of which: SME	1,689	39	965	54	1,358	346	57	5	9	18	31.90%
1.	2	Secured by mortgages on immovable property	0	0	0	(0	0	0	0	0	0	0.00%
13		of which: SME	0	0	0	(0	0	0	0	0	0	0.00%
14	4	Items associated with particularly high risk	0	0	0	(0	0	0	0	0	0	0.00%
1.	5	Covered bonds	282	0	28	(282	0	0	0	0	0	0.00%
10	6	Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	0	0	0	0	0.00%
1	7	Collective investments undertakings (CIU)	0	0	0	(0	0	0	0	0	0	0.00%
18	8	Equity	29	0	33	(19	10	0	0	0	0	0.00%
19		Securitisation											
20		Other exposures	1,642	0	1,589	(1,644	0	0	2	0	0	0.00%
2	1	Standardised Total	65,155	873	45,301	1,078			1,469	211	359	596	

								Actual					
								31/12/2020)				
			Exposure	values	Risk exposu	re amounts							
RowN um	N	(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 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	8,917	0	2,408	0	0	8,917	C	0	0	0	0.00%
23		Central governments	35	0	86	0	0	35	C	0	0	0	0.00%
24		Regional governments or local authorities	1,147	0	0	0	980	167	C	0	0	0	0.00%
25		Public sector entities	1,273	0	1	0	1,033	241	C	0	0	0	87.50%
26		Multilateral Development Banks	0	0	0	0	0	0	C	0	0	0'	0.00%
27		International Organisations	0	0	0	0	0	0	C	0	0	0'	0.00%
28		Institutions	287	0	14	0	287		C	0	0	0'	40.74%
29		Corporates	4,614	371	4,569	406	3,388	1,376	569	47	103	198	34.83%
30		of which: SME	189		144	12	147		10	1	3	2	22.19%
31		Retail	23,107	368	17,131	500	18,973	4,217	513	32	51	144	28.13%
32	GERMANY	of which: SME	1,108	32	633	44	870	246	36	3	5	4	11.72%
33		Secured by mortgages on immovable property	0	0	0	0	0	0	C	0	0	0'	0.00%
34		of which: SME	0	0	0	0	0	0	C	0	0	0'	0.00%
35		Items associated with particularly high risk	0	0	0	0	0	0	C	0	0	0'	0.00%
36		Covered bonds	282	0	28	0	282	0	C	0	0	0'	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	C	0	0	0'	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	C	0	0	0'	0.00%
39		Equity	20	0	20	0	10	10	C	0	0	0'	0.00%
40		Securitisation											
41		Other exposures	433		410	0	433		C	0	0	0'	0.00%
42		Standardised Total	40,115	739	24,668	906	25,386	14,962	1,082	78	155	342	31.66%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	e amounts							
RowN			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
um		(min EUR, %)								Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
43		Central banks	0	0	0	C	0	0	0	0	0	0	0.00%
44		Central governments	142	0	0	C	142	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	C	0	0	0	0	0	0	0.00%
46		Public sector entities	3	0	3	C	3	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	C	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	C	0	0	0	0	0	0	0.00%
49		Institutions	152		130	C	152		0	0	0	0	0.00%
50		Corporates	1,010	1	1,008	1	. 953		15	12	5	14	93.87%
51		of which: SME	11	0	8	0	10		1	0	0	1	100.00%
52		Retail	4,452		3,252	21	3,330	1,149	51	9	18	36	70.19%
53	ITALY	of which: SME	486	4	278	6	407	84	17	2	2 3	12	72.90%
54		Secured by mortgages on immovable property	0	0	0	C	0	0	0	0	0	0	0.00%
55		of which: SME	0	0	0	C	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	C	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0		0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	7	0	7	0	7	0	0	0	0	0	0.00%
63		Standardised Total	5,765	16	4,399	22	4,586	1,224	66	21	. 23	50	75.63%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	3	0	0		0 3	C	(0	(O C	0.00%
65		Central governments	0	0	0		0 0	0	(0	(0	0.00%
66		Regional governments or local authorities	0	0	0		0 0	0	(0	(0	0.00%
67		Public sector entities	0	0	0		0 0	0	(0	(0 0	0.00%
68		Multilateral Development Banks	0	0	0		0 0	0	(0	(0 0	0.00%
69		International Organisations	0	0	0		0 0	0	(0	(0	0.00%
70		Institutions	21	0	14		0 21	. 0	(0	(0	0.00%
71		Corporates	1,052	27	1,019	3	9 736	340	37	12	13	3	25.17%
72		of which: SME	141	6	107		8 123		10	1	1	1 4	43.71%
73		Retail	4,406	19	3,304	2	2 4,268	203	46	41	25	5 27	59.17%
74	SPAIN	of which: SME	4	0	2		0	0	(0	(0	15.63%
75		Secured by mortgages on immovable property	0	0	0		0 0	0	(0	(0	0.00%
76		of which: SME	0	0	0		0 0	0	(0	(0	0.00%
77		Items associated with particularly high risk	0	0	0		0 0	0	(0	(0	0.00%
78		Covered bonds	0	0	0		0 0	0	(0	(0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	0	(0	(0	0.00%
80		Collective investments undertakings (CIU)	0	0	0		0 0	0	(0	(0	0.00%
81		Equity	0	0	0		0 0	0	(0	(0	0.00%
82		Securitisation											
83		Other exposures	4	0	4		0 4	0	(0	(0	0.00%
84		Standardised Total	5,487	46	4,341	6	5,034	544	82	52	37	7 36	44.00%



Volkswagen Bank

		Volkswageri barik											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020)				
			Exposure	values	Risk exposu	ire 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	0		0		0	0	C	0	0	C	0.00%
86		Central governments	27		0 0		27	0	C	0	0	C	0.00%
87		Regional governments or local authorities	0		0 0		0	0	C	0	0	0	0.00%
88		Public sector entities	0		0 0		0	0	C	0	0	0	0.00%
89		Multilateral Development Banks	0		0		0	0	C	0	0	0	0.00%
90		International Organisations	0		0		0	0	C	0	0	0	0.00%
91		Institutions	7		0 1		7	0	C	0	0	0	0.00%
92		Corporates	1,449		0 1,424		1,057		4	28	26	4	98.02%
93		of which: SME	107		0 81	(60		C	1	2	0	0.00%
94		Retail	3,374		8 2,530		3 437	2,987	110	4	46	102	
95	FRANCE	of which: SME	0		0 0	(0	0	C	0	0	0	0.00%
96		Secured by mortgages on immovable property	0		0 0	(0	0	С	0	0	0	0.00%
97		of which: SME	0		0 0		0	0	C	0	0	0	0.00%
98		Items associated with particularly high risk	0		0 0		0	0	C	0	0	0	0.00%
99		Covered bonds	0		0 0		0	0	C	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0		0 0		0	0	C	0	0	0	0.00% 0.00%
101		Collective investments undertakings (CIU)	0		0 0		0	0	C	0	0	0	0.00%
102		Equity	0		0 0		0	0	C	0	0	0	0.00%
103		Securitisation	4.050		1 050		1.054						0.000/
104		Other exposures	1,052		0 1,052		1,054		0	2	0	0	0.00%
105		Standardised Total	5,910		5,008		2,582	3,433	114	. 33	72	106	93.12%

								Actual				
								31/12/2020				
	_		Exposure	e values	Risk exposu	ire 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 of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)										
106		Central banks	C	0	0		0	0 0	0	0	<u>/</u>	0.00%
107		Central governments	C	0	0		0	0 0	0	0	<u>/</u>	0.00%
108		Regional governments or local authorities	C	0	0		0	0 0	0	0	<u>/</u>	0.00%
109		Public sector entities	C	0	0		0	0 0)	0	<u>/</u>	0.00%
110		Multilateral Development Banks	C	0	0		0	0 0)		<u>/</u>	0.00%
111		International Organisations	C	0	0		0	0 0	0	0	<u>, </u>	0.00%
112		Institutions	43	0	9		0 43	0 ()	0	(0.00%
113		Corporates	2,317	7 21	2,308	3	2 863	3 1,496 22	2	1 38	<i>s</i>	0 1.15%
114		of which: SME	38	3	1 29		1 24	4 14 :	1	0	,	0 13.78%
115		Retail	C	0	0		0	0 0	0	0	, (0 6.93%
116	UNITED KINGDOM	of which: SME	C	0	0		0	0 0		0	,	0.00%
117		Secured by mortgages on immovable property	C	0	0		0	0 0		0	,	0.00%
118		of which: SME	C	0	0		0	0 0	0	0	ſ	0.00%
119		Items associated with particularly high risk	C	0	0		0	0 0	0	0	, C	0.00%
120		Covered bonds	C	0	0		0 (0 0	0	O C) C	0.00%
121		Claims on institutions and corporates with a ST credit assessment	C	0	0		0 (0 0) (O C) (0.00%
122		Collective investments undertakings (CIU)	C	0	0		0	0 0 () (0) (0.00%
123		Equity	C	0	0		0	0 0) (O) (0.00%
124		Securitisation										
125		Other exposures	36	5 0	7		0 30	6 0 0) (0) (0.00%
126		Standardised Total	2,396	22	2,324	3	2 942	2 1.496 22	2	38	, <u> </u>	1.15%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re 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 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	80	(0	(80	0	(0	0	0	0.00%
128		Central governments	0	C	0	(C	0		0	0	0	0.00%
129		Regional governments or local authorities	0	C	0	(C	0		0	0	0	0.00%
130		Public sector entities	0	C	0	(C	0		0	0	0	0.00%
131		Multilateral Development Banks	0	C	0	(C	0		0	0	0	0.00%
132		International Organisations	0	C	0	(C	0		0	0	0	0.00%
133		Institutions	8	C	2	(8	3		0	0	0	0.00%
134		Corporates	1,881	17	7 1,881	17	1,610	278	27	7	4	10	36.98%
135		of which: SME	0	C	0	(C	0		0	0	0	0.00%
136		Retail	178	(*)	133	5	155	5 24	4	1	1	1	24.81%
137	NETHERLANDS	of which: SME	0	C	0	(C	0		0	0	0	0.00%
138		Secured by mortgages on immovable property	0	C	0	(C	0		0	0	0	0.00%
139		of which: SME	0	C	0	(C	0		0	0	0	0.00%
140		Items associated with particularly high risk	0	C	0	(C	0		0	0	0	0.00%
141		Covered bonds	0	(0	(C	0	(0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	C	0		o c	0	0	0.00%
143		Collective investments undertakings (CIU)	0	(0	(C	0		0	0	0	0.00%
144		Equity	0	(0	(C	0		0	0	0	0.00%
145		Securitisation											
146		Other exposures	27	(27	(27			0	0	0	0.00%
147		Standardised Total	2,174	20	2,043	23	1,880	302	3:	. 3	4	11	35.31%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposur	e 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	67	(13	(67	() (0	(0	0.00%
149		Central governments	C	(0	(0	((0	(0	0.00%
150		Regional governments or local authorities	C	(0	(0	((0	(0	0.00%
151		Public sector entities	C	(0	(0	((0	(0	0.00%
152		Multilateral Development Banks	C	(0	(0	((0	(0	0.00%
153		International Organisations	C	(0	(0	((0	(0	0.00%
154		Institutions	308		230	(308		(0	(0	0.00%
155		Corporates	606	7	7 606	8	420	199	17	7	S	10	56.39%
156		of which: SME	C	(0	(0	((0	(0	0.00%
157		Retail	373		L 276	1	346	28	3	2	() 1	43.35%
158	POLAND	of which: SME	18	(10	1	17	1	1	L	(0	47.90%
159		Secured by mortgages on immovable property	C	(0	(0	()	0	(0	0.00%
160		of which: SME	C	(0	(0	((0	(0	0.00%
161		Items associated with particularly high risk	C	(0	(0	()	0	(0	0.00%
162		Covered bonds	C	(0	(0	((0	(0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	C	(0	(0	(0	(0	0.00%
164		Collective investments undertakings (CIU)	C	(0	(0	() (0	(0	0.00%
165		Equity	C	(0	(0	() (0	(0	0.00%
166		Securitisation											
167		Other exposures	6	(5	(0	() (0	(0	0.00%
168		Standardised Total	1,359	9	1,130	9	1,146	227	19	4	10	10	55.11%



Volkswagen Bank

			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202					
			Exposure	values	Risk exposu	ire amounts							
Row	vN n	(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 exposure	Coverage Ratio - Stage 3 exposure
16	59	Central banks	0	(0 0	(O	0	0	0	0	0	0.00%
17	0	Central governments	0	(0 0	(0	0	0	0	0	0	0.00%
17	1	Regional governments or local authorities	0	(0 0	(0	0	0	0	0	0	0.00%
17	2	Public sector entities	0	(0 0	(0	0	0	0	0	0	0.00%
17.	3	Multilateral Development Banks	0	(0 0	(0	0	0	0	0	0	0.00%
17	4	International Organisations	0	(0 0	(0	0	0	0	0	0	0.00%
17	^{'5}	Institutions	0	(0	(0	0	0	0	0	0	0.00%
17	6	Corporates	0	(0	(0	0	0	0	0	0	0.00%
17	7	of which: SME	0	(0	(0	0	0	0	0	0	0.00%
17		Retail	0	(0	(0	0	0	0	0	0	0.00%
17	9 N.A.	of which: SME	0	(0	(0	0	0	0	0	0	0.00%
18	0	Secured by mortgages on immovable property	0	(0	(0	0	0	0	0	0	0.00%
18	1	of which: SME	0	(0	(0	0	0	0	0	0	0.00%
18	2	Items associated with particularly high risk	0	(0	(0	0	0	0	0	0	0.00%
18	3	Covered bonds	0	(0	(0	0	0	0	0	0	0.00%
18	44	Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	0	0	0	0	0.00%
18	25 -	Collective investments undertakings (CIU)	0	(0	(0	0	0	0	0	0	0.00%
18	6	Equity	0	(0 0	(0	0	0	0	0	0	0.00%
18	7	Securitisation											
18	8	Other exposures	0	(0 0	(0	0	0	0	0	0	0.00% 0.00%
18	9	Standardised Total	0		0		0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	ire amounts							
Row!	4	(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		Coverage Ratio - Stage 3 exposure
190		Central banks	0	(0				(0	0	C	0.00%
191		Central governments	0								0	0	0.00%
192		Regional governments or local authorities	0	(0 0					0	0	0	0.00%
193		Public sector entities	0	(0 0	(0 (0	(0	0	0	0.00%
194		Multilateral Development Banks	0	(0 0	(0 (0	(0	0	0	0.00%
195		International Organisations	0	(0	(0	0	(0	0	0	0.00%
196		Institutions	0	(0	(0 (0	(0	0	0	0.00%
197		Corporates	0	(0		0	0	(0	0	0	0.00% 0.00%
198		of which: SME	0	(0	(0	0	(0	0	0	
199		Retail	0	(0	(0	0	(0	0	0	0.00%
200	N.A.	of which: SME	0	(0	(0	0	(0	0	0'	0.00%
201		Secured by mortgages on immovable property	0	(0	(0 0	0	(0	0	0'	0.00%
202		of which: SME	0	(0	(0 0	0	(0	0	0'	0.00%
203		Items associated with particularly high risk	0	(0 0	(0 0	0	(0	0	0'	0.00%
204		Covered bonds	0	(0	(0 (0	(0	0	0'	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	(0 0	(0 0	0	(0	0	0'	0.00%
206		Collective investments undertakings (CIU)	0	(0 0	(0 (0	(0	0	0'	0.00%
207		Equity	0	(0	(0 0	0	(0	0	0'	0.00%
208		Securitisation											0.0004
209		Other exposures	0	(0	9	0)	(0	0	0'	0.00%
210		Standardised Total	. 0	1	ון 0	1	ון ס) 0	1 0)	i 0	1 0'	0.00%

								Actual					
								31/12/2020	D				
			Exposure	values	Risk exposu	ire 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0	(0		0 0	0	0	0	C	0	0.00%
212		Central governments	0	(0		0 0	0	O	0	C	0	0.00%
213		Regional governments or local authorities	0	(0		0	0	0	0	C	0	0.00%
214		Public sector entities	0	(0		0	0	0	0	C	0	0.00%
215		Multilateral Development Banks	0	(0		0	0	0	0	C	0	0.00%
216		International Organisations	0	(0		0	0	0	0	C	0	0.00%
217		Institutions	0	(0		0	0	0	0	C	0	0.00%
218		Corporates	0	(0		0	0	0	0	C	0	0.00%
219		of which: SME	0	(0		0 0	0	0	0	C	0	0.00%
220		Retail	0	(0		0	0	0	0	C	0	0.00%
221	N.A.	of which: SME	0	(0		0	0	0	0	C	0	0.00%
222		Secured by mortgages on immovable property	0	(0		0	0	0	0	C	0	0.00%
223		of which: SME	0	(0		0	0	0	0	C	0	0.00%
224		Items associated with particularly high risk	0	(0		0 0	0	0	0	C	0	0.00%
225		Covered bonds	0	(0		0 0	0	0	0	C	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	(0		0 0	0	0	0	C	0	0.00%
227		Collective investments undertakings (CIU)	0	(0		0	0	0	0	C	0	0.00%
228		Equity	0	(0		0	0	0	0	C	0	0.00%
229		Securitisation											
230		Other exposures	0	(0		0 0	0	0	0	C	0	0.00%
231		Standardised Total	0	0	0		0	0	0	0	0	0	0.00%

	11
for	Coverage Ratio - Stage 3 exposure
0 0 0	0.00% 0.00% 0.00%
0 0 0	0.00% 0.00% 0.00% 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 0 0	0.00% 0.00% 0.00%
0	0.00% 0.00%
for sure	Coverage Ratio - Stage 3 exposure
0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%
0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%
0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%
0 0 0 0	0.00% 0.00% 0.00%
for sure	Coverage Ratio - Stage 3 exposure 0.00% 0.00%
0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0 0 0	0.00% 0.00% 0.00% 0.00%
0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0 0	0.00% 0.00%



	Volkswagen Bank											
		12 13	14 15	16 17	18 19	20 21	22 23	24 25	26	27 28	29 30	31 32
							Baseline Scenario					
			31/12/2021				31/12/2022				31/12/2023	
RowN um	(mln E	Stage 1 exposure Stage 2 exposu	Stock of provisions for Stage 1 exposul	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ure Stage 2 exposure Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of Coverage Rations for Stage 3 exposure		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
1	Central banks	362 8,9	914 3	0 1	1 40.00%	362 8,912	6 0	1 2 40.00	0% 362	8,909	8 0	1 3 40.00%
2	Central governments	173	35 0	0 0	0 40.00%	173 35	0 0	0 0 40.00		35	1 0	0 40.00%
3	Regional governments or local authorities	980	167 0	0 0	0 40.00%	979 168	1 0	0 0 40.00	979	168	1 0	0 40.00%
4	Public sector entities	1,036	241 0	0 0	0 17.59% 1,	,036 242	1 0	0 0 15.09	1,035	242	1 0	0 14.10%
5	Multilateral Development Banks	52	0 0	0 0	0 40.00%	52 0	0 0	0 0 39.99	9% 51	0	0 0	0 39.99%
6	International Organisations	102	0 0	0 0	0 6.75%	102 0	0 0	0 0 6.79	5% 101	0	0 0	0 6.75%
7	Institutions	865	0 0	0 0	0 35.33%	864 1	1 0	0 0 34.79	9% 864	1	1 0	0 34.51%
	Corporates	8,562 5,2	215 908	14 26 37	5 41.37% 7,	741 5,853 1,00	13	28 415 38.00	, -	6,362 1,27	8 12 3	0 456 35.64%
9	of which: SME	344	169 40	0 1 2	6 65.84%	312 194	46 0	2 28 60.8	1% 285	215 5	3 0	2 30 56.62%
10	Retail	25,926 10,4	1,276	22 76 44	8 35.11% 24,	,058 11,775 1,79	90 22	94 545 30.46		12,928 2,39	20 10	5 660 27.58%
Volkswagen Bank	of which: SME	1,238	439 84	2 4 3	6 42.82% 1,	,134 516 1	10 2	4 41 37.4	3% 1,040	582 13	9 2	5 47 33.90%
12	Secured by mortgages on immovable property	0	0 0	0 0	0.00%	0 0	0 0	0 0 0.00	0	0	0 0	0 0.00%
13	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	0	0	0 0	0 0.00%
14	Items associated with particularly high risk	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	0	0	0 0	0 0.00%
15	Covered bonds	282	0 0	0 0	0 30.00%	282 0	0 0	0 0 29.99		0	0 0	0 0 29.99%
16	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 0.00%
1/	Collective investments undertakings (CIU)	0	0 0	0	0.00%	0 0	0 0	0 0.00		0	0	0 0 0.00% 0 0 30.00%
18	Equity	19	10 0	0	0 30.00%	19 10	0	0 0 30.00	19	10	0	0 30.00%
19	Securitisation	1.01			0 0001				20/			
20	Other exposures	1,644 40,002 25,0	0 0	0 0	0 0.00% 1, 5 37.71% 37,3	,644 0	0 0	0 0 0.00 23 963 33.3 6	0% 1,644 34,855	0	0 0	0 0 0.00% 7 1,121 30.41%
21	Standardised Total	40,002 25,0	2,18/	37 103 82	5 37.71% 37,3	311 26,995 2,88	88 35 1	<u>23 963 33.36</u>	% 34,855	28,654 3,68!	5 33 137	7 1,121 30.41%

												Baseline Scenario										
						31/12/2021						31/12/2022							31/12/2023			
												T		T .								
RowN um		(mln EUR, %	Stage 1 exposure St	age 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stage	Stock of visions for a 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of ure provisions for provisions for Stage 1 exposure	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	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	Coverage Ratio - Stage 3 exposure
22		Central banks	0	8,914	3	0	1	1	40.00%	0	8,912	5 0	1	. 2	40.009	% 0	8,909	9	3	<u>ا</u>	3	3 40.00%
23		Central governments	0	35	0	0	0	0	40.00%	0	34	0 0	0)	40.00	% 0	34	1	0	0 د	C	0 40.00%
24		Regional governments or local authorities	980	167	0	0	0	0	40.00%	979	167	1 0	0)	40.00	% 978	168	3	1	0 ا	C	0 40.00%
25		Public sector entities	1,032	241	0	0	0	0	17.57%	1,032	241	1 0	0)	15.079	% 1,031	242	2	1	0 ا	C	0 14.07%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0 0	0)	0.00	% 0	0		0	0 ا	C	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0 0	0)	0.00	% 0	0		0	<u>0</u>	C	0.00%
28		Institutions	287	0	0	0	0	0	30.52%	287	0	0 0	0)	29.319	% 286	0		0	0 د	C	0 28.85%
29		Corporates	3,048	1,559	726	13	19	291	40.04%	2,760	1,703	870 11	21	. 323	37.069	% 2,499	1,817	1,01	7 10	ر 23	355	5 34.89%
30		of which: SME	137	55	13	0	0	7	57.69%	128	62	15 0	0) 8	52.839	% 120	68	1	7 (0 د	8	8 48.94%
31		Retail Retail	17,311	5,470	922	14	43	211	22.87%	15,909	6,471 1	.323 14	54	268	3 20.26	% 14,592	7,316	1,79	5 13	3 61	335	5 18.68%
32	GERMANY	of which: SME	780	315	57	1	. 3	16	28.80%	702	371	78 1	3	20	26.109	633	418	10	1 1	1 3	25	5 24.43%
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.009	% 0	0		0	0 د	C	0.00%
34		of which: SME	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00	% 0	0		0	<u>0</u>	C	0.00%
35		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	ا <u>0</u>	C	0.00%
36		Covered bonds	282	0	0	0	0	0	30.00%	282	0	0 0	0	0	29.999	% 282	0		0	0 د	C	0 29.99%
37		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	<u>0</u>	C	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.009	% 0	0		0	0 ا	C	0.00%
39		Equity	10	10	0	0	0	0	30.00%	10	10	0 0	0) (30.00	6 10	10		0 (٥ د	C	0 30.00%
40		Securitisation																				
41		Other exposures	433	0	0	0	0	0	0.00%	433	0	0 0	0		0.00	% 433	0		0 (J 0	C	0 0.00% 24.59%
42		Standardised Total	23,383	16,396	1,651	27	64	503	30.45%	21,691	17,539 2,	200 25	76	593	26.96°	6 20,111	18,497	2,822	2 23	84 اد	694	24.59%

											Baseline Scenario									
				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 exposur	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 exposu	re Stage 3 exposur	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
43	Central banks		0 0	(0	0	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
44	Central governments	142	2 0 0	(0	0	40.00%	141		0 0	0	0	0	40.00%	141	0	1	0	0	40.00%
45	Regional governments or local authorities		0 0	(0	0	40.00%	0		0 0	0	0	0	40.00%	0	0	0	0	0 ر	40.00%
46	Public sector entities		0 0	(0	0	30.00%	3		0 0	0	0	0	30.00%	3	0	0	0	0 ر	30.00%
47	Multilateral Development Banks		0 0	(0	0	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0 ر	0.00%
48	International Organisations		0 0	(0	0	0.00%	0		0	0	0	0	0.00%	9	0	0	0	0	0.00%
49	Institutions	152	2 0 0	(0	0	40.00%	152		0 0	0	0	0	39.99%	152	0	0	0	0 ر	39.99%
50	Corporates	947	7 80 15	6	0	14	92.87%	942	8	5 16	0	0	14	91.90%	936	90	16	0	14	90.94%
51	of which: SME	10		. (0	1	99.86%	10		1 1	. 0	0	1	99.72%	10	1	1	0	1	99.58%
52	Retail	3,025	5 1,433 72	2	2 3	45	62.95%	2,754	1,68	3 92	2	2 4	51	54.87%		06 1:	14	2	57	49.48%
53 ITALY	of which: SME	386	5 102 20	(1	16	81.10%	365	11	8 24	0	1	17	72.60%	346 1	34 2	28	0	19	66.03%
54	Secured by mortgages on immovable property		0 0	(0	0	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0 ر	0.00%
55	of which: SME		0 0	(0	0	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0 ر	0.00%
56	Items associated with particularly high risk		0 0	(0	0	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0 ر	0.00%
57	Covered bonds		0 0	(0	0	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0 ر	0.00%
58	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 (ر	0.00%
59	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
60	Equity Securitisation		0 0	(0	0	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
61	Securitisation																			
62	Other exposures		7 0 0	(0	0	0.00%	7		0 0	0	0	0	0.00%		0	0	0	0 ر	0.00% 54.45%
63	Standardised Total	4,275	5 1,513 87	2	2 3	60	68.15%	3,999	1,76	108	2	4	65	60.13%	3,748	97 13	31	2	71	54.45%

										Baseline Scenario	0						
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 exposu	re Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expo	Stock of or provisions for sure 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 expos	ure Stage 3 exposure S	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks		3 0 0	0	0	0 40.00%		0 (0	0 0	40.00%	6 3	0 0		0	0 40.00%
65		Central governments		0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0		0	0.00%
66		Regional governments or local authorities		0 0	0	0	0.00%		0 0	0 (0 0	0.00%	6 0	0 0		0	0.00%
67		Public sector entities		0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0		0	0.00%
68		Multilateral Development Banks		0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0		0	0.00%
69		International Organisations		0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0		0	0.00%
70		Institutions		21 0 0	0	0	0 40.00%	2:	0 (0 (0 0	39.99%	6 21	0 0	(0	0 39.99%
71		Corporates	6	17 439 58	1	4 2	23 39.78%	517	7 513 83	3	1 5 28	33.34%	6 433	568 113		0 6 3	3 29.63%
72		of which: SME	1	03 37 12	0	1	7 57.51%	8	7 50 16	6	0 1 8	52.36%	6 73	60 19		0 1	9 48.52%
73		Retail	4,1	25 306 86	5 5	17 4	1 9 57.42%	4,002	2 382 133	3	5 23 70	53.07%	6 3,876	449 192		5 26 9	7 50.52%
74	SPAIN	of which: SME		4 0 0	0	0	0 60.82%	•	1 0 (0	0 0	58.91%	6 4	0 1		0	0 57.22%
75		Secured by mortgages on immovable property		0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0		0	0.00%
76		of which: SME		0 0	0	0	0.00%		0 (0	0 0	0.00%	6 0	0 0		0	0.00%
77		Items associated with particularly high risk		0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0		0	0.00%
78		Covered bonds		0 0	0	0	0.00%		0 (0	0 0	0.00%	6 0	0 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	0.00%	6 0	0 0	(0	0.00%
80		Collective investments undertakings (CIU)		0 0	0	0	0.00%		0 (0	0 0	0.00%	6 0	0 0		0	0.00%
81		Equity		0 0 0	0	0	0.00%		0 (0	0 0	0.00%	6 0	0 0		0	0.00%
82		Securitisation															
83		Other exposures		4 0 0	0	0	0.00%		1 0	0	0 0	0.00%	6 4	0 0		0	0.00%
84		Standardised Total	4,7	71 744 144	5	22 7	2 50.34%	4,548	895 216	6	6 28 98	45.45%	6 4,338 1,0	305		32 130	42.80%



	Volkswagen Bank												
		12 13	14 15	16 17	18 19	20 21	22 23	24 25	26 27	28 29	30	31	32
							Baseline Scenario						
			31/12/2)21			31/12/2022			31/12/2023			
ZN	(mln EUR,	Stage 1 exposure Stage 2 exposu	Stock provisior Stage 1 ex	of Stock of Stock of provisions for osure Stage 2 exposure Stage 3 exposi	r Stage 3 exposure Stage 1 exposu	re Stage 2 exposure Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Stage 1 exposure Stage 2 exposu	ure Stage 3 exposure 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
	Central banks	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0 0 0	<u>0</u> ′	0	0.00%
	Central governments	27	0 0	0 0	0 40.00%	27 0	0	0 40.00	% 27	0 0 0'	<u>)</u>	0	40.00%
	Regional governments or local authorities	0	0 0	0 0	0.00%	0	0	0 0.00	% 0	0 0 0'	<u>)</u> 0'	0	0.00%
	Public sector entities	0	0 0	0 0	0.00%	0	0	0 0.00	% 0	0 0 0'	<u>)</u> 0'	0	0.00%
	Multilateral Development Banks	0	0 0	0 0	0.00%	0 0	0	0 0.00	% 0	0 0'	<u>0</u> '	0	0.00%
	International Organisations	0	0 0	0 0	0.00%	0 0	0	0 0.00	% 0	0 0 0'	<u>ر</u> 0'	0	0.00%
	Institutions	7	0 0	0 0	0 40.00%	7 0	0 0	0 0 39.99	% 7	0 0 0'	<u>ر</u> 0'	0	39.99%
	Corporates	1,006	196 5	0 0	4 83.70%	57 543	6 0	0 5 73.879	911	588 8 0'	<u>ر</u> 0'	5	67.26%
	of which: SME	58	52 1	0 0	0 29.31%	55 53	1 0	0 0 29.27	% 53	55 2 0'	<u>ر</u> 0'	1	29.22%
	Retail	411 2,9	973 149	1 11	77.71%	89 2,964 18	1 1	127 70.279	% 367 2,9	,951 215 1'	11'	139	64.72%
FRANCE	of which: SME	0	0 0	0 0	0.00%	0 0	0	0 0.00	% 0	0 0 0'	<u>)</u> 0'	0	0.00%
	Secured by mortgages on immovable property	0	0 0	0 0	0.00%	0	0	0 0.00	% 0	0 0 0'	<u>ა</u>	0	0.00%
	of which: SME	0	0 0	0 0	0.00%	0 0	0	0 0.00	% 0	0 0 0'	<u>ر</u> 0'	0	0.00%
	Items associated with particularly high risk	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0 0 0'	<u>ر</u> 0'	0	0.00%
	Covered bonds	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0 0 0'	<u>0</u> ′	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0 0 0'	<u>0</u> ′	0	0.00%
	Collective investments undertakings (CIU)	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0 0 0	δ	0	0.00%
	Equity	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0 0 0	δ	0	0.00%
	Securitisation												
	Other exposures	1,054	0 0	0 0	0 0.00% 1,0	54 0	0 0	0 0.00		0 0 0	<u>0</u>	0	0.00%
	Standardised Total	2,505 3,4	69 154	1 11 :	120 77.91% 2,4	3,507	37 1 1	1 132 70.399	2,367 3,5	540 222 1	1 11	144	64.80%

											Baseline Scenario	0								
				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	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 Rati Stage 3 expos
	Central banks		0 0	C	0 0)	0.00%	6		0 0	0	0 0	0	0.00%	0	0	0 0	(0'	0
	Central governments		0 0	C	0 0		0.00%	6		0 0	0	0 0	0	0.00%	0	0	0 0		0'	0.0
	Regional governments or local authorities		0 0	C	0 0		0.00%	6		0 0	0	0 0	0	0.00%	0	0	0 0	(0'	0.0
	Public sector entities		0 0	C	0 0)	0.00%	6		0 0	0	0 0	0	0.00%	0	0	0 0		0'	0.0
	Multilateral Development Banks		0 0	C	0		0.00%	6		0 0	0	0	0	0.00%	0	0	0		<u>/</u> 0'	0.0
	International Organisations		0 0	C	0		0.00%	6		0 0	0	0	0	0.00%	0	0	0		<u>/</u> 0	0.0
	Institutions	4.	3 0 0	C	0		40.00%	6 43	3	0	0	0	0	39.99%	43	0	0		<u>/</u> 0'	39.9
	Corporates	60	8 1,750 22	C	0		10.63%	6 429	1,92	29 23	3	0	2	11.02%	304 2,05	54 2	3) 3	11.4
	of which: SME	2	1 17 1	C	0		13.91%	6 18	3	20 1	l C	0	0	14.04%	16 23	2	1 0		0'	14.1
	Retail		0 0	C	0		62.03%	6		0 0	0	0 0	0	55.01%	0	0	0		0	50.4
JNITED KINGDOM	of which: SME		0 0	C	0 0		0.00%	6		0 0	0	0 0	0	0.00%	0	0	0		0 ر	0.0
	Secured by mortgages on immovable property		0 0	0	0 0		0.00%	6		0 0)	0	0	0.00%	0	0	0		0'	0.0
	of which: SME		0 0	C	0 0)	0.00%	6		0 0) (0 0	0	0.00%	0	0	0 0		0 ا	0.0
	Items associated with particularly high risk		0 0	C	0 0)	0.00%	6		0 () (0 0	0	0.00%	0	0	0 0		0'	0.0
	Covered bonds		0 0	C	0 0)	0.00%	6		0 () (0 0	0	0.00%	0	0	0 0		0'	0.0
	Claims on institutions and corporates with a ST credit assessment		0 0 0	C	0 0)	0.00%	6		0 0) (0 0	0	0.00%	0	0	0 0	(0 ر	0.0
	Collective investments undertakings (CIU)		0 0 0	C	0 0		0.00%	6		0 0	0	0 0	0	0.00%	0	0	0 0		0 ر	0.00
	Equity		0 0	C	0 0		0.00%	6)	0 0	0	0 0	0	0.00%	0	0	0 0		0 ر	0.0
	Securitisation																			
	Other exposures	3	6 0 0	C	0 0		0.00%	6 36	5	0 0	0	0 0	0	0.00%	36	0	0		0 ا	0.0
	Standardised Total	687	7 1,750 22	0	0		10.71%	508	1,92	9 23	0	0 0	3	11.12%	383 2,054	4 23	3 0		3	0.00 11.51

										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
wN Im	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provi	ock of sions for 3 exposure	overage Ratio - age 3 exposure	Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for pro Stage 2 exposure Stage	tock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure
27	Central banks	80	0 0	0	0	0	40.00%	80	0 0	0	0	0	40.00%	80	0	0		0	0	40.00%
28	Central governments		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0	0.00%
29	Regional governments or local authorities		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0	0.00%
30	Public sector entities		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0	0.00%
31	Multilateral Development Banks		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0	0.00%
32	International Organisations		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0	0.00%
33	Institutions		8 0 0	0	0	0	40.00%	8	0 0	0	0	0	39.99%	8	0	0		0	0	39.99%
34	Corporates	1,51	1 375 28	0	0	11	38.57%	1,419	466 30	0	0	11	37.51%	1,332	551	. 31		0	11	36.40%
35	of which: SME		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0	0.00%
36	Retail	147	7 29 8	0	0	2	21.11%	141	32 11	0	0	2	18.95%	135	35	5 14		0	2	17.67%
NETHERLANDS	of which: SME		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0	0.00%
38	Secured by mortgages on immovable property		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0	0.00%
39	of which: SME		0 0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0		0	0	0.00%
40	Items associated with particularly high risk		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0	0.00%
41	Covered bonds		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0	0.00%
42	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%	0	0	0		0	0	0.00%
43	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	O	0		0	0	0.00%
44	Equity		0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0	0.00%
45	Securitisation																			
46	Other exposures	2:	7 0 0	0	0	0	0.00%	27	0 0	0	0	0	0.00%	27	0	0	(0	0	0.00%
47	Standardised Total	1,773	36 404 36	0	0	13	34.73%	1,674	498 40	0	0	13	32.53%	1,582	586	45		0	14	30.64%

											Baseline Scenario									
					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 Stock of provisions for Stage 2 exposure Stage 3	ck of ons for exposure	ge Ratio - exposure	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions Stage 2 exposure Stage	Stock of ovisions for e 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	66	0 0	0	((40.00%	66	0 0	0	0	0	40.00%	66 0	C	(0	0	40.00%
149		Central governments	0	0 0	0	(0	0.00%	0	0 0	0	0	0	0.00%	0 0	C	(0	0	0.00%
150		Regional governments or local authorities	0	0 0	0	(0	0.00%	0	0 0	0	0	0	0.00%	0 0	C	(0	0	0.00%
151		Public sector entities	0	0 0	0	() (0.00%	<u> </u>	0 0	0	0	0	0.00%	0 0	C	(0	0	0.00%
152		Multilateral Development Banks	0	0 0	0	(0	0.00%	0	0 0	0	0	0	0.00%	0 0	C	0	0	0	0.00%
153		International Organisations	0	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0 0	C	0	0	0	0.00%
154		Institutions	308	0 0	0	(0	40.00%	308	0 0	0	0	0	39.99%	307 0	C	0	0	0	39.99%
155		Corporates	354	265 17	0	() 10	56.12%	300	318 17	0	0	10	55.91%	255 363	18	3	0	10	55.71%
156		of which: SME	С	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0 0	C	0	0	0	0.00%
157	501.415	Retail	343	31 2	0	() 1	53.02%	340	33 3	0	0	1	48.38%	337 35	3	3	0	1	44.59%
158	POLAND	of which: SME	15	3 1	0	() 1	53.45%	14	4 1	. 0	0	1	48.96%	12 5	1		0	1	44.94%
159		Secured by mortgages on immovable property	C	0 0	0	() (0.00%	<u>C</u>	0 0	0	0	0	0.00%	0 0	C) (0	0	0.00%
160		of which: SME	C	0 0	0	() (0.00%	<u>C</u>	0 0	0	0	0	0.00%	0 0	C) (0	0	0.00%
161		Items associated with particularly high risk	0	0 0	0	() (0.00%	<u>C</u>	0 0	0	0	0	0.00%	0 0	C		0	0	0.00%
162		Covered bonds	0	0 0	0	() (0.00%	0	0 0	0	0	0	0.00%	0 0	C)	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	C	0 0	0	(0	0.00%	<u> </u>	0 0	0	0	0	0.00%	0 0	C		0	0	0.00%
164		Collective investments undertakings (CIU)	C	0 0	0	() (0.00%	<u> </u>	0 0	0	0	0	0.00%	0 0	C) (0	0	0.00%
165		Equity	C	0 0	0) (0.00%	C	0 0	0	0	0	0.00%	0 0	C) (0	0	0.00%
166		Securitisation			_						-									
167		Other exposures	6	0 0	0	() (0.00%	6	0 0	0	0	0	0.00%	6 0	C)	0	0	0.00%
168		Standardised Total	1,077	296 20	0	() 11	. 55.66%	1,020	352 20	0	0	11	54.74%	972 399	21	. [0	11	53.81%



		Volkswagen Bank																		
			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/	2021					31/12/2022							31/12/2023			
RowN um		(mln EUR, ^o	Stage 1 exposure Stage 2 exposure	Stock Stage 3 exposure Stage 1 exposure	of Stock of provisions for Stage 2 expos	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of e 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
169		Central banks	0	0 0	0	0	0.00%	(0 0	0 0		0	0.00%	C	0	0 (0	0		0.00%
170		Central governments	0	0 0	0	0	0.00%	(0	0 0		0	0.00%	C	0	0 (0	0		0.00%
171		Regional governments or local authorities	0	0 0	0	0	0.00%	(0	0 0		0	0.00%	C	0	0	0	0	<u> </u>	0.00%
172		Public sector entities	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0	0	0	<u> </u>	0.00%
173		Multilateral Development Banks	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0	0	0	<u> </u>	0.00%
174		International Organisations	0	0 0	0	0	0.00%	(0	0 0		0	0.00%	C	0	0	0	0		0.00%
175		Institutions	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0 (0	0		0.00%
176		Corporates	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0 (0	0		0.00%
177		of which: SME	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0 (0	0		0.00%
178		Retail	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0 (0	0		0.00%
179	N.A.	of which: SME	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0 (0	0		0.00%
180		Secured by mortgages on immovable property	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0 (0	0		0.00%
181		of which: SME	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0 (0	0		0.00%
182		Items associated with particularly high risk	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0 (0	0		0.00%
183		Covered bonds	0	0 0	0	0	0.00%	(0 0	0 0	(0	0.00%	C	0	0 (0	0		0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0 (0	0		0.00%
185		Collective investments undertakings (CIU)	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0 (0	0	·	0.00%
186		Equity	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%	C	0	0 (0	0		0.00%
187		Securitisation																		
188		Other exposures	0	0 0	0	0	0.00%	(0	0 0	(0	0.00%		0	0 (0	0		0 0.00% 0 0.00%
189		Standardised Total	0	0 0	0	0	0.00%	(0	0		0	0.00%	0	0	0	0	0		J 0.00%

										Ва	aseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
owN Im		Stage 1 exposu	re 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 St	Stock of provisions for tage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 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
.90	Central banks		0 0 0	(0 0	0 (0.00%	, 0		0 0	0	0	0	0.00%	0	0	0		0	0.00%
.91	Central governments		0 0 0	(0 0	0 (0.00%	, 0		0 0	0	0	0	0.00%	0	0	0		0	0.00%
.92	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	0.00%
.93	Public sector entities		0 0 0	(0 0	0 0	0.00%	<i>j</i> 0		0 0	0	0	0	0.00%	0	0	0		0	0.00%
.94	Multilateral Development Banks		0 0 0	(0 0	0 0	0.00%	<i>j</i> 0		0 0	0	0	0	0.00%	0	0	0		0	0.00%
.95	International Organisations		0 0 0	(0 0	0 (0.00%	, 0		0 0	0	0	0	0.00%	0	0	0		0	0.00%
.96	Institutions		0 0 0	(0 0	0 0	0.00%	<i>j</i> 0		0 0	0	0	0	0.00%	0	0	0 0		0	0.00%
.97	Corporates		0 0 0	(0 0	0 0	0.00%	9		0 0	0	0	0	0.00%		0	0 0		0	0.00%
.98	of which: SME		0 0 0	(0 0	0 0	0.00%			0 0	0	0	0	0.00%		0	0		0	0.00%
.99	Retail		0 0 0	(0 0	0 0	0.00%	<i>j</i> 0		0 0	0	0	0	0.00%	0	0	0 0		0	0.00%
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	0.00%
201	Secured by mortgages on immovable property		0 0 0	(0 0	0 0	0.00%	<u>/</u> 0		0 0	0	0	0	0.00%	0	0	0 0		0	0.00%
202	of which: SME		0 0 0	(0 0	0 0	0.00%	<u>/</u> 0		0 0	0	0	0	0.00%	0	0	0 0		0	0.00%
203	Items associated with particularly high risk		0 0 0	(0 0	0 0	0.00%	<u>/</u> 0		0 0	0	0	0	0.00%	0	0	0 0		0	0.00%
204	Covered bonds		0 0 0	(0 0	0 0	0.00%	<u>/</u> 0		0 0	0	0	0	0.00%	0	0	0 0		0	0.00%
205	Claims on institutions and corporates with a ST credit assessment		0 0 0	(0 0	0	0.00%	, 0		0	0	0	0	0.00%	0	0	0		0	0.00%
206	Collective investments undertakings (CIU)		0 0	(0 0	0	0.00%	<i>,</i> 0		0	0	0	0	0.00%	0	0	0		0	0.00%
207	Equity Securitisation		0 0 0	(0 0	0	0.00%	, 0		0 0	0	0	0	0.00%	0	0	0		0	0.00%
208																				
209	Other exposures		0 0 0	(0 0	0	0.00%			0	0	0	0	0.00%	0	0	0		0	0.00% 0.00%
210	Standardised Total		0 0 0	0	0	0	0.00%	<u>/</u> O		0	0	0	0	0.00%	0	0 0	0		0	0.00%

										Baseline Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 exp	osure Stage 2 exposure Stage 3 exposure	Stock of provisions for p Stage 1 exposure Sta	Stock of Stock of provisions age 2 exposure Stage 3 exp			Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 ex	of s for Stage 3 exposure
211		Central banks		0 0	0 0	0	0 0.00%		0 0	0 (0 0	0.00%	0	0 0		0	0 0.00%
212		Central governments		0 0	0	0	0 0.00%	6	0 0	0 (0	0.00%	0	0 0		0	0 0.00%
213		Regional governments or local authorities		0 0 0	0	0	0 0.00%	6	0 0	0 (0	0.00%	0	0 0		0	0 0.00%
214		Public sector entities		0 0 0	0	0	0.00%	6	0 0	0 (0	0.00%	0	0 0		0	0 0.00%
215		Multilateral Development Banks		0 0 0	0	0	0.009	6		0 (0	0.00%	0	0 0		0	0 0.00%
216		International Organisations			0	0	0.00%	0		0	0	0.00%	0	0 0		0	0 0.00%
217		Institutions		0 0 0	0	0	0 0.00%	o .	0 0	0 (0	0.00%	0	0 0		0	0 0.00%
218		Corporates		0 0	0	0	0 0.00%	Ó	0 0	0 (0	0.00%	0	0 0	(0	0 0.00%
219		of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
220	N.L. A	Retail		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
221	N.A.	of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
222		Secured by mortgages on immovable property		0 0	0	0	0.00%	0		0	0	0.00%	0	0 0		0	0 0.00%
223		of which: SME			0	0	0.00%	0		0	0	0.00%	0	0 0		0	0 0.00%
224		Items associated with particularly high risk			0	0	0.00%	0		0	0	0.00%	0	0 0		0	0 0.00%
225		Covered bonds		0 0	0	0	0.00%	0	0 0	0	0 0	0.00%	0	0 0		0	0 0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0 0	0	0	0 0.00%	6	0 0	0 (0	0.00%	0	0 0		0	0.00%
227		Collective investments undertakings (CIU)		0 0	0	0	0.009	6	0 0	0 (0	0.00%	0	0 0		0	0.00%
228		Equity		0 0	0	0	0.00%	6	0 0	0	0	0.00%	0	0 0	(0	0.00%
229		Securitisation															
230		Other exposures		0 0	0	0	0 0.00%	-	0 0	0 (0	0.00%	0	0 0	(0	0 0.00%
231		Standardised Total		0 0	0	0	0.00%	o	0 0	0 (0	0.00%	0	0		0	0.00%



	Volkswagen Bank																				
			33	34 35	36	37	38	39	40	41 42		43	44 45	46	47	48	49	50	51	52	53
											Ad	lverse Scenario									
					31/12/2021						:	31/12/2022						31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage	2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 ex	cposure p Sta	Stock of provisions for age 1 exposure St	Stock of Stock of provisions for tage 2 exposure Stage 3 expo	Coverage Ratio Stage 3 exposu	Stage 1 exposu	re 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		362	8,914	3	0	1	1 40.00%	362	8,912	6	0	1	2 40.00		8,909	g	0	1	3	40.00%
2	Central governments		173	35	0	0	0	0 40.00%	173	35	1	0	0	0 40.00		172 35	1	. 0	0	1	1 40.00%
3	Regional governments or local authorities		980	167	0	0	0	0 40.00%	979	168	1	0	0	0 40.00		979 168	1	. 0	0	0	40.00%
4	Public sector entities		1,035	242	1	0	0	0 24.02%	1,034	242	2	0	0	0 23.13		133 242	2	2 0	0	1	1 22.83%
5	Multilateral Development Banks		51	0	0	0	0	0 46.00%	51	L 0	0	0	0	0 45.99		51 0	(0	0	0	45.98% 13.74%
	International Organisations		102	0	0	0	0	0 13.74%	101	L 0	0	0	0	0 13.74 1 40.02		101 0	(0	0	0	13./4%
/	Institutions		863	0	2	0	0	1 40.82%	862	2 1	3	0	0			361 1	1.00	0	0	1	39.85%
8	Corporates		8,124	5,465 1,	,094	59 11	19 56	51.31%	6,938	6,199	1,548	4/	124	737 47.63	,	072 6,628	1,982	35	115	906	45.65%
9	of which: SME		311	192	50	3 25	9 3	69.06%	253	9 11.984	78	2	11	49 62.90		217 232 373 13.091	103	3 1	10	63	3 60.61% 1 39.64%
Volkswagen Pank	Retail		25,572	10,539 1,	,512	88 25	03 0/	6 44.71%	23,189	11,984	2,451	95	33/	1,018 41.56 81 46.67	,	13,091	3,000	74	351	1,451	39.64%
Volkswagen Bank	of which: SME		1,201	451	108	10 1	0	5 50.93% 0 0.00%	1,055	532	1/3	9	19	0 0.00		0 590	242	/	19	109	1 0 00%
12	Secured by mortgages on immovable property of which: SME		0	0	0	0	0	0.00%			0	0	0	0 0.00		0 0	(0	0	0	0.00%
14	Items associated with particularly high risk		0	0	0	0	0	0.00%			0	0	0	0 0.00	0 70	0 0		0	0	0	0.00%
15	Covered bonds		282	0	0	0	0	0 40.00%	281		1	0	0	0 39.99	0%	0 0	1	0	0	1	30 08%
16	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0 40.00%	201		0	0	0	0 0.00		0 0	-	0	0		0.00%
17	Collective investments undertakings (CIU)		n n	0	0	0	0	0 0.00%			0	0	nl n	0 0.00	3 7 3	0 0	() 0	0		0.00%
18	Equity		19	10	0	0	0	0 50.41%	10	10	0	0	0	0 50.41	0.0	19 10	(0	0		50.41%
19	Securitisation		17	10	<u> </u>			30.1170	13	10		J		30.11	- / 0	10					30.1170
20	Other exposures		1,644	0	0	0	0	0.00%	1.644	1 0	0	0	0	0.00	0% 1.0	544 0	(0	0	0	0.00%
21	Standardised Total		39,208	25,373 2,0	613	49 37	73 1,240	0 47.46%	35,633	27,550	4,011	143	463	0 0.00 . ,760 43.89	9% 32,4	47 29,085	5,662	110	468	2,364	41.74%

												Adverse Scenario										
						31/12/2021						31/12/2022							31/12/2023			
															T							
RowN um		(mln EUR, %	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3	ock of sions for B exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	- 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
22		Central banks	0	8,914	3	0	1	1	40.00%	0	8,912	5 C)	1	2 40.00	% 0	8,909	9	3	0 1	. 3	40.00%
23		Central governments	0	35	0	0	0	0	40.00%	0	34	0 0)	0	0 40.00	% 0	34	4	0	0	0	40.00%
24		Regional governments or local authorities	980	167	0	0	0	0	40.00%	979	167	1 0)	0	0 40.00	% 978	168	8	1	0	0	40.00%
25		Public sector entities	1,031	241	1	0	0	0	23.95%	1,030	241	2 0)	0	0 22.99	% 1,029	242	2	2	0) 1	22.67%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0 0)	0	0.00	% 0	(0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0 0)	0	0.00	% 0	(0	D .	0	0	0.00%
28		Institutions	286	0	1	0	0	0	32.59%	286	0	1 0)	0	0 32.41	% 285	(0	1	0	0	32.36%
29		Corporates	2,926	1,565	843	44	64	433	51.40%	2,528	1,689 1,	.116 38	6	9 54	48.49	% 2,185	1,762	2 1,38	5 2	9 67	648	46.74%
30		of which: SME	134	56	14	1	1	9	65.45%	122	63	19 1		1	1 59.55	% 111	70	0 2	3	1	. 13	55.69%
31		Retail	17,059	5,569	1,074	52	2 141	352	32.80%	15,300	6,640 1,	.762 59	19	54	8 31.10	% 13,576	7,452	2 2,67	5 4	5 208	807	30.18%
32	GERMANY	of which: SME	753	325	75	5	9	30	40.34%	651	383	118	5	1 4	5 38.27	% 563	42!	5 16	3	4 12	61	37.26%
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0 0)	0	0.00	% 0	(0	O .	0	0	0.00%
34		of which: SME	0	0	0	0	0	0	0.00%	0	0	0 0)	0	0.00	% 0	(0	O .	0	0	0.00%
35		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0 0)	0	0.00	% 0	(0	O .	0	0	0.00%
36		Covered bonds	282	0	0	0	0	0	40.00%	281	0	1 0)	0	0 39.99	% 281		1	1	0	1	39.98%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0 0)	0	0.00	% 0	(0	O	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0 0)	0	0.00	% 0	(0	O	0	0	0.00%
39		Equity	10	10	0	0	0	0	50.67%	10	10	0 0		0	0 50.67	% 10	10	0	0	0	0	50.67%
40		Securitisation																				
41		Other exposures	433	0	0	0	0	0	0.00%	433	0	0 0)	0	0.00	% 433	(0	0	0	0	0.00%
42		Standardised Total	23,007	16,502	1,921	97	206	787	40.97%	20,848	17,695 2,8	388 97	268	1,09	37.83	% 18,778	18,577	7 4,07	7!	277	1,460	35.84%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
RowN um	(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 age 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposui	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks		0 0	C	0	0	0.00%	0		0 0	(0 0	0	0.00%	6 0	0	0	0	0	0.00%
44	Central governments	141	1 0 0	C	0	0	40.00%	141		0 1	. (0	0	40.00%	6 140	0	1	0	0 1	40.00%
45	Regional governments or local authorities		0 0	C	0	0	40.00%	0		0	(0	0	40.00%	6 0	0	0	0	0	40.00%
46	Public sector entities		0 0	C	0	0	51.17%	3		0 0	(0	0	51.17%	6 3	0	0	0	0	51.17%
47	Multilateral Development Banks		0 0	C	0	0	0.00%	0		0 0	(0 0	0	0.00%	6 0	0	0	0	0 0	0.00%
48	International Organisations		0 0	C	0	C	0.00%	0		0 0	(0 0	0	0.00%	6 0	0	0	0	0	0.00%
49	Institutions	152	2 0 0	C	0	C	46.00%	151		0 0	(0 0	0	45.99%	6 151	0	1	0	0	45.98%
50	Corporates	945	5 82 16	1	1 0	15	91.33%	934	9	0 18	3	1 0	16	85.76%		98	21	1	0 17	81.08%
51	of which: SME	10	0 1 1	C	0	1	99.61%	10		1 1	. (0 0	1	98.59%	6 10	1	1	0	0 1	97.53%
52	Retail	2,994	1,451 85	11	1	60	70.92%	2,666	1,72	3 141	. 12	2 22	88	62.20%	6 2,358 1,9	960 2	12	9 2	3 122	57.71%
53 ITALY	of which: SME	378	8 104 26	4	4 5	21	80.18%	343	12	0 44	4	4 6	30	67.64%	6 310	.33	65	3	6 41	62.22%
54	Secured by mortgages on immovable property		0 0	C	0	0	0.00%	0		0 0	(0	0	0.00%	6 0	0	0	0	0	0.00%
55	of which: SME		0 0	C	0	0	0.00%	0		0 0	(0	0	0.00%	6 0	0	0	0	0	0.00%
56	Items associated with particularly high risk		0 0	C	0	0	0.00%	0		0 0	(0 0	0	0.00%	6 0	0	0	0	0	0.00%
57	Covered bonds		0 0	C	0	0	0.00%	0		0 0	(0	0	0.00%	6 0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0	C	0	0	0.00%	0		0	(0	0	0.00%	6 0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	(0 0	C	0	0	0.00%	0		0 0	(0 0	0	0.00%	6 0	0	0	0	0 0	0.00%
60	Equity	(0 0	C	0	0	0.00%	0		0 0	(0 0	0	0.00%	6 0	0	0	0	0 0	0.00%
61	Securitisation																			
62	Other exposures	7	7 0 0	C	0	0	0.00%			0 0	(0 0	0	0.00%		0	0	0	0 0	0.00%
63	Standardised Total	4,241	1,532 102	12	2 16	75	73.96%	3,902	1,81	3 160	13	3 23	104	64.75%	3,582 2,0	59 23	35 1	0 2	140	59.68%

												Adverse Scenario								
					31/12/2021							31/12/2022						31/12/2023		
	(ml	Stage 1 expos	ure Stage 2 exposur	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 St	age 2 exposure	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		3	0	0	0	0 (40.00%	3	C	(0	0	40.00%	6 3	3	0	0	0	0 40.000
	Central governments		0	0	0	0	0	0.00%	0	C)	0	0	0.00%	6 0)	0	0	0	0.00%
	Regional governments or local authorities		0	0	0	0	0	0.00%	0	C	(0	0	0.00%	6 0)	0	0	0	0 0.00%
	Public sector entities		0	0	0	0	0	0.00%	0	C	(0	0	0.00%	6 0)	0	0	0	0.00%
	Multilateral Development Banks		0	0	0	0	0	0.00%	0	C		0	0	0.00%	6)	0	0	0	0.00%
	International Organisations		0	0	0	0	0	0.00%	0	C)	0	0	0.00%	6)	0	0	0	0.00%
	Institutions		21	0	0	0	0	46.00%	21	C)	0	0	45.99%	6 21		0	0	0	0 45.98%
	Corporates		468 53	35 11	1	7 4.	.5 5:	1 46.09%	259	608	247	7 3	45 10:	40.75%	6 153	586	5 37·	1 2 3	14	.7 39.26°
	of which: SME		78	57 1	9	2	6 12	2 63.94%	42	73	37	7 1	8 22	59.42%	6 25	73	3 50	0	8	.3 58.76°
	Retail	4,	076 33	34 10	7	9 5	8:	1 75.79%	3,879	438	200	18	65 148	74.09%	3,690	514	31	15	22 23	.0 73.28°
SPAIN	of which: SME		4	0	1	0	0	74.30%	3	1	. 1	1 0	0	72.86%	6	3	1	0	0	1 72.179
	Secured by mortgages on immovable property		0	0	0	0	0	0.00%	0	C		0	0	0.00%	6)	0	0	0	0.009
	of which: SME		0	0	0	0	0	0.00%	0	C	(0	0	0.00%	6	(0	0	0	0.00%
	Items associated with particularly high risk		0	0	0	0	0	0.00%	0	C	(0	0	0.00%	6	(0	0	0	0.009
	Covered bonds		0	0	0	0	0	0.00%	0	C	(0	0	0.00%	6	(0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%	0	C		0	0	0.00%	6	(0	0	0	0.00%
	Collective investments undertakings (CIU)		0	0	0	0	0 (0.00%	0	C		0	0 (0.00%	6 0	(0	0	0	0.009
	Equity		0	0	0	0	0 (0.00%	0	C) (0	0 (0.00%	6 0) (0	0	0	0.00%
	Securitisation																			
	Other exposures		4	0	0	0	0 (0.00%		C) (0	0 (0.00%	6 4	1 (0	0	0	0.000
	Standardised Total	4,!	573 86	59 218	8 26	9!	5 132	60.66%	4,167	1,046	446	5 22 1	10 248	55.66%	3,872	1,100	687	17 11	0 370	76 54.77%



	Volkswagen Bank											
		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	
RowN um	(mln EUR, %)	Stage 1 exposure Stage 2 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 2 exposure Stage 3 exposure	Stock of Stock of Stock of Stage 1 exposure Stage 2 exposure Stage	cock of isions for 3 exposure Coverage Ratio Stage 3 exposu		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
85	Central banks	0 0	0 (0 (0.00%	0	0 0	0 0.00	% 0	0	0 0	0 0.00%
86	Central governments	27 0	0 (0 (0 40.00%	7 0	0 0 0	0 40.00	% 27	0	0 0	0 40.00%
87	Regional governments or local authorities	0 0	0 (0 (0.00%	0	0 0 0	0.00	% 0	0	0 0	0.00%
88	Public sector entities	0 0	0 (0 (0.00%	0	0 0 0	0.00	% 0	0	0 0	0 0.00%
89	Multilateral Development Banks	0 0	0 (0 (0.00%	0	0 0 0	0.00	% 0	0	0 0	0 0.00%
90	International Organisations	0 0	0 (0 (0.00%	0	0 0 0	0.00	% 0	0	0 0	0 0.00%
91	Institutions	7 0	0 (0 (46.00%	7 0	0 0 0	0 45.99	% 7	0	0 0	0 0 45.99%
92	Corporates	984 515	7	1	5 78.86% 89	6 596 1	4 1 1	10 67.21	% 838	651 1	7 1 1	1 11 65.03%
93	of which: SME	56 52	2 2	. 1	1 49.22% 5	1 54	5 0 0	2 49.17	% 48	56	6 0 0	0 3 49.11%
94	Retail	403 2,939	191	2 40 150	78.27%	4 2,897 26	2 42	192 72.87	% 345	2,849 34	0 2 38	8 236 69.65%
95 FRANCE	of which: SME	0 0	0 (0 (0.00%	0	0 0 0	0.00	% 0	0	0 0	J 0 0.00%
96	Secured by mortgages on immovable property	0 0	0 (0	0.00%	0	0 0 0	0.00	% 0	0	0 0	J 0.00%
97	of which: SME	0 0	0 (0 (0.00%	0	0 0	0.00	% 0	0	0 0	0 0.00%
98	Items associated with particularly high risk	0 0	0 (0 (0.00%	0	0 0	0.00	% 0	0	0 0	0 0.00%
99	Covered bonds	0 0	0 (0	0.00%	0	0 0 0	0.00	% 0	0	0 0	0 0.00%
100	Claims on institutions and corporates with a ST credit assessment	0 0	0 (0 (0.00%	0 0	0 0	0.00	% 0	0	0 0	0 0.00%
101	Collective investments undertakings (CIU)	0 0	0 (0 (0.00%	0	0 0 0	0.00	% 0	0	0 0	0 0.00%
102	Equity	0 0	0 (0 (0.00%	0	0 0 0	0 0.00	% 0	0	0 0	0 0.00%
103	Securitisation											
104	Other exposures	1,054	0 (0 0	0.00% 1,05	4 0	0 0 0	0 0.00		0	0 0	0 0.00%
105	Standardised Total	2,476 3,454	199	41 156	78.29% 2,35	3,493 27	8 3 43	202 72.589	2,272	3,500 35	3 39	9 248 69.43%

												Adverse Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(males ELID	Stage 1 exposure Sta	ge 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3 exp	of s for coverage Stage 3	e Ratio - exposure	L 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	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
106		Central banks (mln EUR)	90)	0	0	0	0	0	0.00%	0	0	0	0		0.009	6	0	0 (0	0.00%
107		Central governments	0	0	0	0	0	0	0.00%	0	0 0	0			0.00	6 0	0	0))		0.00%
107		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0 0	0			0.00	6 0	0	0))		0.00%
109		Public sector entities	0	0	0	0		0	0.00%	0	0 0	0			0.00	6 0	0	0 0)	0 0	0.00%
110		Multilateral Development Banks	0	0	0	0		0	0.00%	0	0 0	0			0.00	6 0	0	0 ()	0 0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0 0	0			0.00	6 0	0	0 ()	0 (0.00%
112		Institutions	42	0	0	0	0	0	46.00%	42	0 0	0	0		0 45.990	6 42	0	0 ()	0 0	0 45.98%
113		Corporates	537	1,820	25	0	1	5	19.92%	339	2,014 27	0	1	1 (5 22.62°	6 219 2,1	33 2	9 ()	1 7	7 24.52%
114		of which: SME	20	18	1	0	0	0	17.53%	16	22 1	0	C		0 18.76°	6 14	24	1 (0 (J 19.70%
115		Retail	0	0	0	0	0	0	63.89%	0	0 0	0	C) (0 55.47 ^o	6 0	0	0		0 (J 51.16%
116	UNITED KINGDOM	of which: SME	0	0	0	0	0	0	0.00%	0	0 0	0	C) (0.00	6 0	0	0 ()	0 (ງ 0.00%
117	0.11.125 R2.135 0.1	Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0 0	0	C) (0.00	6 0	0	0)	0 (0.00%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0 0	0	C		0.00	6 0	0	0		0	J 0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0 0	0	<u> </u>)	0.000	6 0	0	0)	0 (J 0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0 0	0	<u> </u>)	0.000	6 0	0	0)	0 (0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0 0	0	C)	0.00°	6 0	0	0)	0 (0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0 0	0			0.000	6 0	0	0)	0 (0.00%
123		Equity Securitisation	0	0	0	0	0	0	0.00%	0	0 0	0	C		0.00	6 0	0	0 ()	0 0	0.00%
124																					
125		Other exposures	36	0	0	0	0	0	0.00%	36	0 0	0	C)	0.000	6 36	0	0 ()	0 (0.00%
126		Standardised Total	616	1,820	25	0	1	5	20.08%	418	2,014 27	0	1	L •	22.81%	6 298 2,13	3 2	9 ()	1 7	7 24.71%

									Adverse Scenario							
				31/12/2021					31/12/2022					31/12/2023		
RowN um	(min EUR, %		Stage 2 exposure Stage 3 exposure	Stock of Stock provisions for provision Stage 1 exposure Stage 2 ex	of Stock of ns for provisions for posure Stage 3 exposu	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	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	for Chara 2
127	Central banks	80	0 0	0	0	0 40.00%	80	0 (0	0 0	40.00%	80	0 0		0	0 40.00%
128	Central governments		0 0	0	0	0.00%	(0 (0	0 0	0.00%	0	0 0		0	0.00%
129	Regional governments or local authorities		0 0	0	0	0.00%	(0 (0	0 0	0.00%	0	0 0		0	0.00%
130	Public sector entities		0 0	0	0	0.00%	(0 (0	0 0	0.00%	0	0 0		0	0.00%
131	Multilateral Development Banks		0 0	0	0	0.00%	(0 (0	0 0	0.00%	0	0 0		0	0.00%
132	International Organisations		0 0	0	0	0.00%	(0 0	0	0 0	0.00%	0	0	(0	0.00%
133	Institutions	{	0 0	0	0	0 46.00%	{	0 0	0	0 0	45.99%	8	0 0	(0	0 45.98%
134	Corporates	1,482	2 402 30	1	1	16 52.76%	1,348	529 37	7 1	. 1 18	48.81%	1,231 6	40 44	(2	20 46.06%
135	of which: SME		0 0	0	0	0.00%	(0 0	0	0 0	0.00%	0	0 0	(0	0.00%
136	Retail	143	31 11	1	1	4 33.49%	130	36 18	3	1 6	31.23%	119	39 25		1	8 30.29%
NETHERLANDS	of which: SME		0 0	0	0	0.00%	(0 0	0	0 0	0.00%	0	0 0	(0	0.00%
138	Secured by mortgages on immovable property		0 0	0	0	0.00%	(0 (0	0 0	0.00%	0	0 0	(0	0.00%
139	of which: SME		0 0	0	0	0.00%	(0 (0	0 0	0.00%	0	0 0	(0	0.00%
140	Items associated with particularly high risk		0 0	0	0	0.00%	(0 (0	0 0	0.00%	0	0 0		0	0.00%
141	Covered bonds		0 0	0	0	0.00%	(0 (0	0 0	0.00%	0	0 0		0	0.00%
142	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	(0 0	0	0 0	0.00%	0	0 0		0	0.00%
143	Collective investments undertakings (CIU)	(0 0	0	0	0.00%	(0 (0	0 0	0.00%	0	0 0		0	0.00%
144	Equity	(0 0	0	0	0.00%	(0 (0	0 0	0.00%	0	0 0		0	0.00%
145	Securitisation															
146	Other exposures	27	7 0 0	0	0	0.00%	27	7 0 (0	0 0	0.00%	27	0 0		0	0.00%
147	Standardised Total	1,740	432 41	2	2	20 47.80%	1,593	565 55	5 2	. 3 24	43.10%	1,465 67	79 69	1	. 3	28 40.26%

											Adverse Scenario										
					31/12/2021						31/12/2022							31/12/2023			
RowN um		(mln EU	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 S	tage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for proe Stage 2 exposure Stage	Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	(0 0	0	(0	0 40.00%	66	0 0	C	0	C	40.00%	66		0 0		0 0	0	40.00%
149		Central governments		0 0	0	(0	0.00%	C	0 0	C	0	0	0.00%	0		0 0		0 0	0	0.00%
150		Regional governments or local authorities		0 0	0	(0	0.00%	C	0 0	C	0	0	0.00%	0		0 0		0 0	0	0.00%
151		Public sector entities		0 0	0	(0	0.00%	C	0 0	C	0	0	0.00%	0		0 0		0 0	0	0.00%
152		Multilateral Development Banks		0 0 0	0	(0	0.00%	C	0 0	C	0	<u> </u>	0.00%	0		0 0		0 0	0	0.00%
153		International Organisations		0 0 0	0	(0	0.00%	C	0 0	C	0	0	0.00%	0		0 0		0 0	0	0.00%
154		Institutions	30	0 0	0	(0	0 46.00%	307	0 1	C	0	C	45.99%	307		0 1		0 0	0	45.99%
155		Corporates	33	282 18	0	(0 10	57.20%	260	357 19	C	0	11	56.75%	202	41	.4 20		0 0	11	56.41%
156		of which: SME		0 0	0	(0	0.00%	C	0 0	C	0	0	0.00%	0		0 0		0 0	0	0.00%
157		Retail	34	32 3	0	(0	2 62.32%	337	35 4	·	0	2	53.73%	332	3	8 6		0 0	3	49.60%
158	POLAND	of which: SME		4 3 1	. 0	(0 1	1 63.64%	12	5 2		0	1	55.25%	10		6 3		0 0	1	51.06%
159		Secured by mortgages on immovable property		0 0 0	0	(0	0.00%	C	0 0	C	0	0	0.00%	0		0 0		0 0	0	0.00%
160		of which: SME		0 0 0	0	(0	0.00%	C	0 0	C	0	<u> </u>	0.00%	0		0 0		0 0	0	0.00%
161		Items associated with particularly high risk		0 0 0	0	(0	0.00%	C	0 0	C	0	<u> </u>	0.00%	0		0 0		0 0	0	0.00%
162		Covered bonds		0 0	0	(0	0.00%	C	0 0	C	0	0	0.00%	0		0 0		0 0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment		0 0	0	(0	0.00%	C	0 0	C	0	C	0.00%	0		0		0 0	0	0.00%
164		Collective investments undertakings (CIU)		0 0 0	0	(0 (0.00%	C	0 0	C	0	C	0.00%	0		0 0		0 0	0	0.00%
165		Equity		0 0 0	0	(0 (0.00%	C	0 0	C	0	0	0.00%	0		0 0		0 0	0	0.00%
166		Securitisation																			
167		Other exposures		6 0 0	0	(0 (0.00%	6	0 0	C	0	C	0.00%	6		0 0		0 0	0	0.00%
168		Standardised Total	1,05	7 314 21	. 1	1	l 12	2 57.50%	976	393 24	1	1	13	55.79%	913	45	2 27		0 1	15	54.45%



		Volkswagen Bank																				
			33	34 35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenario	0									
					31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln E	Stage 1 exposu	re Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposu	Stock of provisions for e 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 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
169		Central banks		0 0	0	0	0	0.00%	()	0	0	0 0		0.00%		0	0 0	C	0	O	0.00%
170		Central governments		0 0	0	0	0	0.00%	()	0	0	0 0	(0.00%		0	0	C	0	0	0.00%
171		Regional governments or local authorities		0 0	0	0	0	0.00%	()	0	0	0 0	(0.00%		0	0	C	0	0	0.00%
172		Public sector entities		0 0	0	0	0	0.00%	C)	0	0	0 0	(0.00%		0	0	C	0	0	0.00%
173		Multilateral Development Banks		0 0	0	0	0	0.00%	C)	0	0	0 0	(0.00%		0	0	C	0	0	0.00%
174		International Organisations		0 0	0	0	0	0.00%	()	0	0	0 0	(0.00%		0	0	C	0	0	0.00%
175		Institutions		0 0	0	0	0	0.00%	()	0	0	0 0	(0.00%		0	0	<u> </u>	0	0	0.00%
176		Corporates		0 0	0	0	0	0.00%	()	0	0	0 0	(0.00%		0	0	C	0	0	0.00%
177		of which: SME		0 0	0	0	0	0.00%	()	0	0	0 0	(0.00%		0	0	C	0	0	0.00%
178		Retail		0 0	0	0	0	0.00%	()	0	0	0 0		0.00%		0	0	C	0	0	0.00%
179	N.A.	of which: SME		0 0	0	0	0	0.00%	()	0	0	0 0		0.00%		0	0	C	0	0	0.00%
180		Secured by mortgages on immovable property		0 0	0	0	0	0.00%	()	0	0	0 0	(0.00%		0	0	C	0	0	0.00%
181		of which: SME		0 0	0	0	0	0.00%	()	0	0	0 0	(0.00%		0	0	C	0	0	0.00%
182		Items associated with particularly high risk		0 0	0	0	0	0.00%	()	0	0	0 0	(0.00%		0	0	C	0	0	0.00%
183		Covered bonds		0 0	0	0	0	0.00%	()	0	0	0 0		0.00%		0	0	C	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	(0	0	0		0.00%		0	0	C	0	0	0.00%
185		Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	C		0	0	0		0.00%		0	0	C	0	0	0.00%
186		Equity		0 0	0	0	0	0.00%	(0	0	0 0		0.00%		0	0	C	0	0	0.00%
187		Securitisation																				
188		Other exposures		0 0	0	0	0	0.00%	()	0	0	0		0.00%		0	0	C	0	0	0.00%
189		Standardised Total		0 0	0	0	0	0.00%	0				0		0.00%		0	0	0	0	0	0.00%

									Adverse Scenario					
					31/12/2021				31/12/2022			31/12/2023		
RowN um		(mln EUR, %	Stage 1 exposure Stage 2 ex	posure 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	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of Coverage Ratio Provisions for Stage 3 exposure	- Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of re provisions for Stage 1 exposure St	Stock of Stock of provisions for tage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0 (0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
191		Central governments	0	0	0 (0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
192		Regional governments or local authorities	0	0	0 (0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
193		Public sector entities	0	0	0 (0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
194		Multilateral Development Banks	0	0	0 (0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
195		International Organisations	0	0	0 (0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
196		Institutions	0	0	0 (0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
197		Corporates	0	0	0	0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
198		of which: SME	0	0	0	0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
199		Retail	0	0	0	0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
200	N.A.	of which: SME	0	0	0 (0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
201		Secured by mortgages on immovable property	0	0	0 (0 0	0.00%	0 0	0 0	0 0.00	% 0 0	0 0	0 0	0.00%
202		of which: SME	0	0	0	0 0	0.00%	0 0	0 0	0.00	% 0 0	0 0	0 0	0.00%
203		Items associated with particularly high risk	0	0	0	0 0	0.00%	0 0	0 0	0.00	% 0 0	0 0	0 0	0.00%
204		Covered bonds	0	0	0	0 0	0.00%	0 0	0 0	0.00	% 0 0	0 0	0 0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.00%	0 0	0	0.00	% 0	0	0 0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0 0	0.00%	0 0	0 0	0.00	% 0	0	0	0.00%
207		Equity	0	0	0 (0 0	0.00%	0 0	0 0	0.00	% 0	0 0	0 0	0.00%
208		Securitisation												
209		Other exposures	0	0	0 (0 0	0.00%	0 0	0 0	0.00		0 0	0 0	0.00%
210		Standardised Total	0	0		0 0	0.00%	0 0	0 0	0.00	0 0	0 0	0 0	0 0.00% 0 0.00%

										Adverse Scenario								
					31/12/2021					31/12/2022						31/12/2023		
RowN um			Stage 1 exp	osure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exp	f Stock of for provisions for osure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	age 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provi	ock of Sions for exposure		Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage Stage Stage	ck of ions for exposure Coverage Ratio - Stage 3 exposure
211		Central banks		0 0 0	0	0	0 0.00%	0	0 0	0	0	0	0.00%	0 ()	0 0	0 0.00%
212		Central governments		0 0	0	0	0 0.00%	0	0 0	0	0	0	0.00%	0)	0	0 0.00%
213		Regional governments or local authorities		0 0 (0	0	0 0.00%	0	0 0	0	0	0	0.00%	0 ()	0	0 0.00%
214		Public sector entities		0 0 (0	0	0 0.00%	0	0 0	0	0	0	0.00%	0 ()	0	0 0.00%
215		Multilateral Development Banks		0 0 (0	0	0 0.00%	0	0 0	0	0	0	0.00%	0 ()	0	0 0.00%
216		International Organisations		0 0 (0	0	0.00%	0	0 0	0	0	0	0.00%	0			0	0 0.00%
217		Institutions		0 0	0	0	0 0.00%	0	0 0	0	0	0	0.00%	0 ()	0 0	0 0.00%
218		Corporates		0 0	0	0	0 0.00%	0	0 0	0	0	0	0.00%	0 ())	0 0	0 0.00%
219		of which: SME		0 0	0	0	0 0.00%	0	0 0	0	0	0	0.00%	0 ())	0 0	0 0.00%
220		Retail		0 0 0	0	0	0.00%	0	0 0	0	0	0	0.00%	0 ())	0 0	0 0.00%
221	N.A.	of which: SME		0 0 (0	0	0.00%	0	0 0	0	0	0	0.00%	0 ())	0 0	0 0.00%
222		Secured by mortgages on immovable property		0 0 (0	0	0.00%	0	0 0	0	0	0	0.00%	0 ())	0 0	0.00%
223		of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0	0.00%	0))	0	0.00%
224		Items associated with particularly high risk		0 0	0	0	0.00%	0	0 0	0	0	0	0.00%	0			0	0.00%
225		Covered bonds		0 0	0	0	0.00%	0	0 0	0	0	0	0.00%	0			0	0.00%
226		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	0.00%
227		Collective investments undertakings (CIU)		0 0	0	0	0.00%	0	0 0	0	0	0	0.00%	0 ()	0 0	0.00%
228		Equity		0 0	0	0	0.00%	0	0 0	0	0	0	0.00%	0 () ()	0 0	0.00%
229		Securitisation																
230		Other exposures		0 0	0	0	0.00%	0	0 0	0	0	0	0.00%	0) ()	0 0	0.00%
231		Standardised Total		0 0 0	0	0	0.00%	0	0 0	0	0	0	0.00%	0 (0	0.00%

March Marc				1	2	3	4	5	6	7	olkswagen B 8	ank 9	10	11	12	13
1											12/2020					
Marche			(mln EUD 0/)	A TDD	T				exposure, of which expired		exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions fo Stage 3
Marie		Central governments	(Hilli LOK, 70))											ол роз ан о	
Marie		Corporates Corporates - Of Which: Specialised Lending			0	0	0	0	0 0)	0 0)	0 0	() ()
TIEST TIES		Retail - Secured on real estate property			0	0	0	0	0 0		0 0		0 0	()
1	Volkswagen Bank	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME			0	0	0	0	0 0		0 0		0 0	((
1		Securitisation Other non-credit obligation assets														
The column		TRB TOTAL			<u> </u>	<u> </u>	o	o	<u> </u>						,	
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				_		-:-			Stage 1		12/2020		Stage 3	Stock of	Stock of	Stock of
CERNAN			(mln FLIR %)	Λ_TDR	1				exposure, of which expired	Stage 2 exposure	exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
STATE 18 18 18 18 18 18 18 1		Central governments	(IIIIII LUK, 70)											элрээлгэ		
Part		Corporates			0	0	0	0	0 0)	0 C		0 0	() ()
California Cal		Corporates - Of Which: SME Retail			0	0	0	0	0 0)	0 0)	0 0) () ()
Table Tabl	GERMANY	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) () (
Thirty T		Retail - Other Retail Retail - Other Retail - Of Which: SME														
1		Retail - Other Retail - Of Which: non-SME Equity														
Part		Other non-credit obligation assets			0	0	0	0	0 0		0 0		0 0			
March Mar										Morato	ria - Actual					
Mary				Exposi	ure values	Risk expo	sure amounts		Stage 1				Stage 3			
FIGURE 1			(mln FUR. %)	Λ_TDR	Т	+			which expired		which expired	Stage 3 exposure	which expired	Stage 1	Stage 2	Stage 3
FAIL FIRST FOR INTER FOR INTER		Central governments	(**************************************													
PAIN		Corporates			0	0	0	0	0 0)	0 0)	0 0) () ()
FRANCE The Control of the Control		Retail			0	0	0	0	0 0)	0 0)	0 0) ()
Maria Control Contro	ITALY	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) () ()
Part		Retail - Other Retail														
Part		Retail - Other Retail - Of Which: non-SME Equity														
SPAIN		Other non-credit obligation assets			0	0	0	0	0 0		0 0		0 0			
Part										Morato	ria - Actual					
Cond State				Exposi	ure values	Risk expo	sure amounts				Stage 2					
SPAIN FRANCE CHORN BOARD CHO			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB		which expired		which expired		which expired	Stage 1	Stage 2	Stage 3
SPAIN Company Company		Central governments	,													
SPAIN Part Secretar for row and integration from an integration from an integration from an integration from a simple property in consideration and an integration from a simple property in consideration and an integration from a simple property in consideration and an integration from a simple property in consideration and an integration from a simple property in consideration and an integration from a simple property in consideration and a simple property in consideration and an integration from a simple property in consideration and an integration from a simple property in consideration and an integration from a simple property in consideration and an integration from a simple property in consideration and an integration from a simple property in consideration and a simple propert		Corporates Corporates - Of Which: Specialised Lending			0	0	0	0	0 0		0 0		0 0) (
STANCE Section of the property of the developing of the property of the pr		Retail Retail - Secured on real estate property			0	0	0	0	0 0)	0 0)	0 0	() ()
FRANCE Substitution Substitutio	SPAIN	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0	0	0 0)	0 0		0 0	()
FRANCE Security Page Pa		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
FRANCE Separate Sep		Securitisation Other non-credit obligation assets														
Page		IRB TOTAL			0	0	0	0	0 0)	0 0		0 0		0 ()
## A STATE First Lake Stage Stag																
Control lamins				Exposi	ure values	Risk expo	sure amounts		exposure, of		exposure, of	Stage 3	exposure, of	provisions for	provisions for	provisions for
FRANCE Carbara governments			(mln EUR, %)) A-IRB	F-IRB	A-IRB	F-IRB	exposure		exposure		exposure	_			
FRANCE FRANCE		Central governments Institutions			0	0	0	0	0 0		0 (0 0			
FRANCE Retail - Secured on real estate property Retail - Secured on real estate property SWinter-SME		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0	0 0		0		0 0			
Retail - Other Retail	FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0		0		0			
Real - Other Retail - Of Which non-99fE Stage 1 Stage 1 Stage 2 Stage 3 St		Retail - Qualifying Revolving Retail - Other Retail														
Other non-credit obligation assets O		Retail - Other Retail - Of Which: non-SME Equity														
Exposure values Exposure values Risk ex		Other non-credit obligation assets			0	0	0	0	0 0		0 0		0 0			
Exposure values Risk exposure of which expired moratoria Stage 1 Exposure values Risk exposure of which expired moratoria Exposure values Stage 1 Exposure values Stage 1 Exposure values Stage 2 Exposure values Stage 3 Exposure values Stage 1 Exposure values Stage 1 Exposure values										Morato	ria - Actual					
Central banks Central governments Corporates - Of Which: SME Corporates - Of Which: SME Central governments Corporates - Of Which: SME Corporates -					uro volu	D' L			Stage 1		12/2020		Stage 3	Stock of	Stock of	Stock of
Central banks Central governments Central governments Central governments Corporates Of Which: Specialised Lending Corporates Of Which: Specialised Lending Corporates Of Which: SME Corporates Of			/mls FIF (**)	Λ_TDR	1				exposure, of which expired		exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
Institutions			(min EUR, %)						moratoria		moratoria		moratoria	CAPOSUre	CAPOSURE	Cxposure
Corporates - Of Which: SME																
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME		Institutions Corporates			0	0	0	0	0 0)	0 0)	0 0	() ()
Retail - Other Retail Retail - Other Retail - Of Which: SME		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0	0	0	0 0		0 0		0 0) (
	UNITED KINGDOM	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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			0	0	0	0	0 0 0		0 0		0 0			

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

EBA EUROPEAN BANKING AUTHORIT

								Vo	lkswagen Ba	nk					
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
								Morator	ria - Actual						
								31/1	2/2020						
		Exposur	e values	Risk exposu	ire 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	provisions for	Coverage Ratio - Stage 3
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	exposure
109	Central banks														
110	Central governments														
111	Institutions														
112	Corporates	0	0	0		0	0 0		0 0	0	0	0	C	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	C	0	-
116	Retail - Secured on real estate property														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
118 INCHIERCANDS	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0	0 0	(0 0	0	0	0	C	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	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 Ratio -
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
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0 (0 (0		0 0		0	0	0	C	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0 (0 (0	0		0		0	0	0	C	-
134		Retail - Secured on real estate property														
135	POLAND	Retail - Secured on real estate property - Of Which: SME														
136	FOLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0 (0	0	0		0		0	0	0	C	-
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	-

									Morator	ia - Actual						
									31/1	2/2020						
			Exposur	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 Ratio -
ow um	(mln EL	JR, %)	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
5	Central banks															
6	Central governments															
17	Institutions															
8	Corporates		0	(0	0	0	(0		0 0	0	0	() -
19	Corporates - Of Which: Specialised Lending															
50	Corporates - Of Which: SME															
1	Retail		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	0 (0	(0		0 0	0	0	() -
5	Retail - Qualifying Revolving															
56	Retail - Other Retail															
57	Retail - Other Retail - Of Which: SME															
58	Retail - Other Retail - Of Which: non-SME															
59	Equity															
50	Securitisation															
61	Other non-credit obligation assets															
62	IRB TOTAL		0					0		0		0 0	0	0) -

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposi	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 Ratio Stage 3
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	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	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 -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	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 -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposur	e values	Risk exposu	ire 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 Ratio -
Row Num		(min 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
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	(0	(0	0 0	(0	C	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	(0	(0	0 0	(0	C	0	0	0	0	-
188		Retail - Secured on real estate property														
189	N.A.	Retail - Secured on real estate property - Of Which: SME														
190	IN.A.	Retail - Secured on real estate property - Of Which: non-SME	0	(0	(0	0	(0	C	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	-

			15	16	17	18	19	20		22 antees - Actual	23	24	25	26	27
			Expos	sure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		
	Central banks	(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
	Central governments Institutions Corporates			0	0 () (D	0 0		0 0		0 0)	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0 (0					0 0) ()) 0
Volkswagen Bank	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0 0	0 (0) () () ()))	0 0		0 0 0 0 0 0		0 0 0 0 0 0	()) ()) 0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - 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 0	()	0	0
	Equity Securitisation Other non-credit obligation assets IRB TOTAL			0	0 (0				0 0			
	IND TOTAL			<u> </u>	<u> </u>			,	Public quar	antees - Actual					
								Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of
	((mln EUR,%)	Λ_IDR	F-IRB	A-IRB	rure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure		provisions for Stage 3 exposure
	Central banks Central governments Institutions							amount		amount		amount			
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0 () (0		0 0		0 0	() ()
	Retail - Secured on real estate property			0	0 () (0	0		0 0		0 0	() ()
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0 () ()	0		0 0		0 0	() ()
	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			O	0 () ()) 0		0		D 0		<u>'</u>	<u>'</u>
								Stage 1		antees - Actual 2/2020 Stage 2		Stage 3	State 6	Civil of	
		(min EUD 0/)	∧_IDR	sure values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	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
	Central banks Central governments	(mln EUR, %)						amount		amount		amount	Схрозите	Схрозите	Схрозите
	Institutions Corporates Corporates - Of Which: Specialised Lending			0	0 () ()	0 0		0 0		0 0	() ()
	Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0 () ()	0 0		0 0		0 0	() ()
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0 (0 0		0 0		0 0	() ()
	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										
	IRB IOTAL			<u> </u>	<u> </u>	,		,,	Public quar	antees - Actual		<u> </u>			<u>'1</u>
			Evene		Diels over a			Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of
		(mln EUR,%)	Λ_IDR	F-IRB	A-IRB	F-IRB	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 Stage 1 exposure		
	Central banks Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0 (0		0 0		0 0	() ()
SPAIN	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			0	0			0		0 0		0 0		0	0
	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	D (0		0		0 0	() ()
										antees - Actual 2/2020					
				sure values		ure amounts	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
	Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure
	Institutions Corporates Corporates - Of Which: Specialised Lending			0	0 () ()	0		0 0		0 0	() ()
	Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0 () ()	0 0		0 0		0 0	() ()
FRANCE	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			0	0 () ()	0		0 0		0 0	() ()
	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
		[Public guar	antees - Actual					
			Expos	sure values	Risk expos	ure amounts		Stage 1 exposure, of		2/2020 Stage 2 exposure, of	614442	Stage 3 exposure, of	Stock of	Stock of	Stock of
		(mln EUR,%)	A TDD	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure
	Central banks Central governments Institutions Corporates				0	1				1		0		0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0			0 ريا		0		0			0
	Retail — — — — — — — — — — — — — — — — — — —				(. 0		- U		- U			
UNITED KINGDOM	Retail 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			0	0 () ()		n n		0	1) ()
UNITED KINGDOM	Retail - Secured on real estate property			0	0 () (0	0		0 0		0 0		0	0

			ſ	15	16	17	18	19		lkswagen E	edit risk Bank 22	23)-19 1KE	25	26	27	28
									Stage 1		antees - Actual 2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row Num			(mln EUR,%)	Exposure val	r-IRB	A-IRB	sure amounts F-IRB	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 Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage R Stage 3 exposur
109 110 111		Central banks Central governments Institutions															
12 13 14		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0		0		0		0		0	0	0	C) -
5 6 7		Retail Retail - Secured on real estate property		0	0		0)	0		0	(0	0	0	C	-
	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0		0)	0 0		0 0	(0	0	0	C) -
		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
2 3 4		Equity Securitisation															
		Other non-credit obligation assets IRB TOTAL		0	0				0		0	(0	0	0	0) -
											intees - Actual						
				Exposure val	ues	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
		Central banks Central governments Institutions															
		Corporates Corporates - Of Which: Specialised Lending		0	0		0 (0 0		0	(0	0	0	C) -
		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0		0		0 0		0 0	(0	0	0	C) -
	POLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0		0 (0 0		0 0	(0 0	0	0	C) -
		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	-
										Public guara	intees - Actual						
				Exposure val	ues	Risk expo	sure amounts		Stage 1 exposure, of		2/2020 Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage R
			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposur
		Central banks Central governments Institutions															
		Corporates Corporates - Of Which: Specialised Lending		0	0		0		0 0		0	(0	0	0	C) -
		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0		0)	0 0		0	(0	0	0	C) -
	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0		0 (0 0		0 0	(0 0	0	0	C) -
		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	O	-
											intees - Actual						
				Exposure val	ues	Risk expo	sure amounts	S	Stage 1 exposure, of	31/1	2/2020 Stage 2 exposure, of	Characteristics	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage R
			(mln EUR,%)	A TDB	ues F-IRB	Risk expo s A-IRB	sure amounts F-IRB	Stage 1 exposure			2/2020 Stage 2	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 R Stage 3 exposur
		Central banks Central governments Institutions	(mln EUR, %)	A TDB			1		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	Stage 3
		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	(mln EUR, %)	A TDB			1		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	Stage 3
		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(mln EUR, %)	A TDB			1		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	Stage 3
	N.A.	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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	(mln EUR, %)	A TDB			1		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	Stage 3
	N.A.	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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	(mln EUR, %)	A TDB			1		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	Stage 3
	N.A.	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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	(mln EUR, %)	A TDB			1		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	Stage 3
	N.A.	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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	A TDB			1		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 exposure	Stage 3
	N.A.	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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME 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	(mln EUR, %)	A TDB			1		exposure, of which guaranteed	Stage 2 exposure	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposur
	N.A.	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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME 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	(mln EUR, %)	A-IRB 0 0 0	F-IRB 0 0 0	A-IRB	F-IRB	exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 Stage 1	Stage 2 exposure Public guara 31/1	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposur
	N.A.	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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME 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		A IDP	F-IRB 0 0 0	A-IRB	1		exposure, of which guaranteed amount O O O O Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which guaranteed amount O O O O Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposur
	N.A.	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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME 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 Central banks Central governments	(mln EUR, %)	A IDP	F-IRB 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A-IRB	F-IRB	Stage 1	exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 1 exposure, of which	Stage 2 exposure Public guara 31/1 Stage 2	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for	Stage 3 exposur
	N.A.	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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME 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 Central banks Central governments Institutions Corporates		A IDP	F-IRB 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A-IRB	F-IRB	Stage 1	exposure, of which guaranteed amount O O O O Stage 1 exposure, of which guaranteed	Stage 2 exposure Public guara 31/1 Stage 2	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount O O O O Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposur
	N.A.	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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME 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 Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		A IDP	F-IRB 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A-IRB	F-IRB	Stage 1	exposure, of which guaranteed amount O O O O Stage 1 exposure, of which guaranteed	Stage 2 exposure Public guara 31/1 Stage 2	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount O O O O Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposur
	N.A.	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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME 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 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 - Of Which: SME Retail - Secured on real estate property - Of Which: sME		A IDP	F-IRB 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A-IRB	F-IRB	Stage 1	exposure, of which guaranteed amount O O O O Stage 1 exposure, of which guaranteed	Stage 2 exposure Public guara 31/1 Stage 2	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount O O O O Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposur
		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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME 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 Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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 - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		A IDP	F-IRB 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A-IRB	F-IRB	Stage 1	exposure, of which guaranteed amount O O O O Stage 1 exposure, of which guaranteed	Stage 2 exposure Public guara 31/1 Stage 2	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount O O O O Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposur
		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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME 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 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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME		A IDP	F-IRB 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A-IRB	F-IRB	Stage 1	exposure, of which guaranteed amount O O O O Stage 1 exposure, of which guaranteed	Stage 2 exposure Public guara 31/1 Stage 2	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount O O O O Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposur

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		29	30	31	32	33	34	35	36	37	38 Morat	39 oria - Baseline S	40 enario	41	42	43	44	45	46	47	48	49
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
1 2	Central banks Central governments						•														·	
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	-	0	С	0	(C	(-	(0	C	0	0	0 -	-
6 7 8	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	-	0	C	0		C		-	(0	C	0	0	0 -	-
Volkswagen Bank	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	С	0	(C		-	(0	С	0	0	0 -	-
11 12 13	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
17 18	Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	-	0	0	0	(0		-	O	0	0	0	0	0 -	-
											Morat	oria - Baseline S	enario									
					31/12/2021 Stock of	Stock of	Stock of	a				31/12/2022 Stock of	Stock of	Stock of	6 B.V.				31/12/2023 Stock of	Stock of	Stock of	
Row	Cools EUD	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19 20	Central banks Central governments (mln EUR,	(4.7%)			exposure	ехрозите	ехрозите					exposure	exposure	exposure					exposure	ехрозите	exposure	
21 22	Institutions Corporates Coverage of Which Crosislined Landing		0 0	0	0	0	0	-	0	C	0	(C		-	(0	C	0	0	0 -	-
23 24 25	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0	-	0	C	0		C		-	(0	C	0	0	0 -	
26 27 28 GERMANY	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		0 0	0		0	0	-	0		0						0		0	0	0	
29 30	Retail - Qualifying Revolving Retail - Other Retail		0				0		0		0						0		0	0	U	
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
34 35	Securitisation Other non-credit obligation assets																					
36	IRB TOTAL		0 0	0	0	0	0	-	0	0	0		0) (-		0	0	0	0	0 -	-
					31/12/2021						Morat	oria - Baseline S	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR,	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 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
37 38 39	Central banks Central governments Institutions																					
40 41	Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	-	0	С	0	(C		-	(0	C	0	0	0 -	-
42 43 44	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0 0	0	-	0	C	0		C		-	(0 0	C	0	0	0 -	-
45 46 ITALY	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	C	0		C		-	(0	C	0	0	0 -	-
47 48 49	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
50 51	Retail - Other Retail - Of Which: non-SME Equity																					
52	Securitisation																					
53 54	Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	-	0	0	0		0		-	C	0	0	0	0	0 -	-
53 54	Other non-credit obligation assets		0 0	0	0	0	0	-	0	0	0 Morat	oria - Raseline S	O Conario		-	C	0	0	0	0	0 -	-
53 54	Other non-credit obligation assets		0 0	0	31/12/2021	0	0	-	0	O	0 Morat	oria - Baseline S			-	C	0	0	31/12/2023	0	0 -	
53 54	Other non-credit obligation assets	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3
53 54 Row Num	Other non-credit obligation assets IRB TOTAL (min EUR,	exposure	Stage 2 exposure	Stage 3 exposure	Stock of			Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of		Stock of provisions for Stage 3 exposure	
80w Num 55 56 57 58	Other non-credit obligation assets IRB TOTAL (mln EUR,	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for	Stage 3
Fow Num 55 56 57 58 59 60 61	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for	Stage 3
Num 55 56 57 58 59 60 61 62	Other non-credit obligation assets IRB TOTAL (mln EUR, 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 - Of Which: SME	exposure	Stage 2 exposure 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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: non-SME Retail - Qualifying Revolving Retail - Other Retail	exposure	Stage 2 exposure 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for	Stage 3
Num 55 56 57 58 59 60 61 62	Other non-credit obligation assets IRB TOTAL (min EUR, 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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for	Stage 3
Num 55 56 57 58 59 60 61 62	Other non-credit obligation assets IRB TOTAL (mln EUR, 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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	Stage 2 exposure 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for	Stage 3
Num 55 56 57 58 59 60 61 62	Other non-credit obligation assets IRB TOTAL (mln EUR, 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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for	Stage 3
Num 55 56 57 58 59 60 61 62	Other non-credit obligation assets IRB TOTAL (mln EUR, 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 - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure 0	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for	Stage 3
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Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - 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: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: non-SME Retail - Scured on real estate property Retail - Secured on real estate property Retail - Other Retail - 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	Stage 1 exposure %) Stage 1 exposure	Exposure	Stage 3	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure	Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat	Stock of provisions for Stage 1 exposure coria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure storia - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Contact of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - O - O - O - O - O - O - O	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3
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		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
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		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ra Stage 3 exposure
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	Central governments Institutions															-						
	Corporates Corporates - Of Which: Specialised Lending	(0	0	0		0 0) -	(0		0 0	0	0	-	0		0	0 (0	0 0	-
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		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for	Coverage Ra
	(mln EUR, %) Central banks				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure
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	Other non-credit obligation assets IRB TOTAL		0	0	0		0	-		0		0	0	0	-	0		0	0		0	-
																						

Other non-credit obligation assets

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Volkswagen Bank 31/12/2021 31/12/2023 (mln EUR, % Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Other non-credit obligation assets Public guarantees - Baseline Scenario 31/12/2021 31/12/2022 31/12/2023 (mln EUR, %) Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME GERMANY Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME IRB TOTAL Public guarantees - Baseline Scenario 31/12/2021 31/12/2022 31/12/2023 exposure exposure exposure exposure exposure exposure (mln EUR, %) Corporates - Of Which: Specialised Lending Retail - Secured on real estate property ITALY Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit obligation assets Public guarantees - Baseline Scenario 31/12/2021 31/12/2023 Stock of provisions for Stage 1 Stage 2 Stage 3 exposure, of which guaranteed amount exposure, of which guaranteed provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure exposure exposure exposure exposure exposure exposure (mln EUR, %) Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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 - Other Retail Retail - Other Retail - Of Which: SME Other non-credit obligation assets Public guarantees - Baseline Scenario 31/12/2021 31/12/2023 31/12/2022 Stock of Stock of Stock of Stock of Stock of Stock of Coverage Ratio
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Other non-credit obligation assets

IRB TOTAL

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

Volkswagen Bank Public guarantees - Baseline Scenario 31/12/2021 31/12/2023 (mln EUR, % Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME NETHERLANDS Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit obligation assets Public guarantees - Baseline Scenario 31/12/2021 31/12/2022 31/12/2023 Stage 3 (mln EUR, % Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME POLAND Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit obligation assets Public guarantees - Baseline Scenario 31/12/2021 31/12/2022 Stock of provisions for provisions for Stage 2

Stage 1

Stock of provisions for Stage 3

exposure

Stock of provisions for Stage 3

exposure 31/12/2023 provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure (mln EUR, %) **Central banks** Corporates - Of Which: Specialised Lending 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit obligation assets Public guarantees - Baseline Scenario Stage 1 exposure, of which guaranteed Stock of provisions for Stage 1 Stage 2 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for provisions for exposure Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for Stage 3 Stage 3
exposure, of
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amount (mln EUR, %) Central governments Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Public guarantees - Baseline Scenario 31/12/2021 31/12/2022 31/12/2023 Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of Stock of Stock of Stock of Stock of Stock of exposure, of which guaranteed amount exposure, of which guaranteed amount provisions for Stage 1 Stage 2 Stage 3 Exposure Exposure Stock of provisions for Stage 3 Exposure Exposure Coverage Ratio -Stage 3 exposure exposure, of which guaranteed exposure, of which guaranteed exposure, of which guaranteed exposure, of which guaranteed provisions for provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure (mln EUR, % Corporates - Of Which: SME 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 Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME

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				31/12/2021						Mora	31/12/2022							31/12/2023			
Row	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3
Num (mln EUR, %) Central banks		·		exposure	exposure	exposure	exposure	·			exposure	exposure	exposure	exposure			·	exposure	Stage 2 exposure	Stage 3 exposure	exposure
Central governments Institutions Corporates	0	0 0	0	0	C	0 0	-	0	0	0	0	0	0	-	0	0	(0	0	0	-
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0				0	0		0	0	0		0					0	
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Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	C	0	-	0	0	0	0	0	0	-	0	C		0	0	0 -	-
13 Retail - Other Retail - Of Which: SME 14 Retail - Other Retail - Of Which: non-SME																					
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18 IRB TOTAL		0	U U	<u> </u>) 0	-	O ₁	0	0	<u> </u>	<u> </u>	0	-	0	<u> </u>		0	0	<u> </u>	<u> -</u>
				31/12/2021						Moral	toria - Adverse Sca 31/12/2022	enario						31/12/2023			
	Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num (mln EUR, %)	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	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19 Central banks 20 Central governments 21 Institutions																					
22 Corporates 23 Corporates - Of Which: Specialised Lending	0	0	0	0	С	0	-	0	0	0	0	0	0	-	0	0	(0	0	0 -	-
Corporates - Of Which: SME Retail	0	0	0	0	C	0	-	0	0	0	0	0	0	-	0	O	(0	0	0 -	-
27 28 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	0	0	0	0		0 0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
29 Retail - Qualifying Revolving 30 Retail - Other Retail																					
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME																					
Securitisation Other non-credit obligation assets																					
IRB TOTAL		<u> </u>		0	0	<u> </u>	<u> </u>	0	0	0	<u> </u>	0	0	-	0			<u> </u>			<u>-</u>
				31/12/2021						Morat	toria - Adverse Sco 31/12/2022	enario						31/12/2023			
	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio -
Row Num (mln EUR, %)	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	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
Central banks Central governments Institutions																					
Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	C	0	-	0	0	0	0	0	0	-	0	0	(0	0	0 -	-
Corporates - Of Which: SME Retail Retail - Secured on real estate property	0	0 0	0	0	C	0	-	0	0	0	0	0	0	-	0	0	(0	0	0 -	-
45 46 Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	C	0	-	0	0	0	0	0	0	-	0	0	(0	0	0 -	-
47 48 Retail - Qualifying Revolving Retail - Other Retail Potail Other Potail Of Which SME																					
the state of the s																					
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Retail - Other Retail - Of Which: non-SME																					
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
Retail - Other Retail - Of Which: non-SME Equity Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	C	0	0	0	-
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	0	0	0	31/12/2021	0	0	-	0	0	Morat	0 toria - Adverse Sce 31/12/2022	o	0	-	0	0	C	31/12/2023	0	0	-
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Row Num Central banks Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets (mln EUR, %)	exposure	Stage 2 exposure		Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of	Stock of	Stock of provisions for 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	Stock of provisions for Stage 3 exposure	
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Row Num Central banks Central governments Institutions	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Row Num Central banks Central governments Institutions Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Row Num Central banks Central governments Institutions SECURITIAL Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num Central banks Central governments Institutions Corporates Corporates Corporates - 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: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num Num Central banks Central governments Institutions Corporates Corpora	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num Central banks Central governments Fig. 1 Securitisation Central banks Central governments Fig. 2 Securitisation Corporates Corporates Corporates Corporates Corporates Corporates Fig. 3 SPAIN Retail - Secured on real estate property Retail - Secured on real estate property Coty Coty Coty Coty Coty Coty Coty Coty	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num State	exposure		Stage 3	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure 0 0 0 0	Stage 3 exposure 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num Central banks Central governments Fig. 1 Securitisation Central banks Central governments Fig. 2 Securitisation Corporates Corporates Corporates Corporates Corporates Corporates Fig. 3 SPAIN Retail - Secured on real estate property Retail - Secured on real estate property Coty Coty Coty Coty Coty Coty Coty Coty	exposure		Stage 3 exposure 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num Central banks Central governments Fig. 1 Securitisation Central banks Central governments Fig. 2 Securitisation Corporates Corporates Corporates Corporates Corporates Corporates Fig. 3 SPAIN Retail - Secured on real estate property Retail - Secured on real estate property Coty Coty Coty Coty Coty Coty Coty Coty	exposure 0 0 0 0 Stage 1	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for	Stock of provisions for	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure 0 0 0 0 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 0 toria - Adverse Scenario Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 senario	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Stage 3 exposure	0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure 0 0 0 Stock of provisions for	Stage 3 exposure 0 0 Stock of provisions for	Stage 3 exposure
Row Num (min EUR, %) Central banks Contral overnments Institutions Corporates - Of Which: Specialised Lending	exposure 0 0 0 Stage 1 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	0 0 0	0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scott	Stock of provisions for Stage 2 exposure 0 0 0 0 cenario	provisions for Stage 3 exposure 0 0 0 Stock of	Stage 3 exposure	0 0 0	0		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stage 3 exposure 0	Stage 3 exposure
Row Num Row Num Span Spain Spain Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail	exposure 0 0 0 Stage 1 exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1	0 0 0	Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure 0 0 0 toria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 stock of provisions for Stage 2	stock of provisions for Stage 3	Stage 3 exposure	0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure
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Row Num Row Row Row Row Row Row Row Row Row Ro	exposure O Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure	Stage 3 exposure O O Stage 3 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Company to the stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1 exposure 0 0 0	0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O Coria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure O Coria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure
Row Num	exposure O Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure	Stage 3 exposure O O Stage 3 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Company to the stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1 exposure 0 0 0	0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O Coria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure O Coria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure
Securitisation Secu	exposure O Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure	Stage 3 exposure O O Stage 3 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Company to the stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1 exposure 0 0 0	0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O Coria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure O Coria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure
Securitication Secu	exposure O Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure	Stage 3 exposure O O Stage 3 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Company to the stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1 exposure 0 0 0	0 0 0 0 Stage 2 exposure	Stage 3 exposure O Morat Stage 3 exposure O Morat Stage 3 exposure	Stock of provisions for Stage 1 exposure O Coria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure O Coria - Adverse Scott 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O O O Penario Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure
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		80	81	82	83	84	85	86	87	88	89	90 toria - Adverse Sce	91	92	93	94	95	96	97	98	99	100
					31/12/2021						PiOia	31/12/2022	Citatio						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for			Coverage R Stage 3
	(mln EUR, %)	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	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
	Central banks Central governments																					
	Institutions Corporates Corporates - Of Which: Specialised Lending	(0 0	0 0	0		0 0	-	0	C	(0	0	0	-	0		0 (0 (0	0 0	-
	Corporates - Of Which: SME Retail	(0 0	0 0	0		0 0	-	0			0	0	0	-	0		0	0 (0 0	-
NETHEDI ANDO	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	(0	0	0		0	-	0	C	(0	0	0	-	0		0 (0 (0	0	-
	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	O		0	0	0	-	0		0 (0 ()	0	-
					31/12/2021						Mora	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(mln EUR, %)	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	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
	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				-				-	-						-		0	0			
	Retail Retail - Secured on real estate property Detail - Secured on real estate property - Of Which SME		0	0	0		0	-	0	C	(0	0	0	-	0		0	0 (0) 0	-
POLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	(0	0 0	0		0	-	0	C	(0	0	0	-	0		0 (0 (0	0	-
	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	<u> -</u>	0	0	<u> </u>	0	0	0	<u> - </u>	0		0 (<u> </u>)	0	-
											Mora	toria - Adverse Sco	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		Stock of provisions for Stage 3	Coverage Ratio Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
	(mln EUR, %) Central banks					exposure	exposure	exposure					exposure		exposure					exposure	exposure	exposure
	Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending	(0	0	0		0	-	0	C	(0	0	0	-	0		0	0 (0	-
	Corporates - Of Which: SME Retail	(0 0	0 0	0		0 0	-	0	C	(0	0	0	-	0		0 (0 (0	0 0	-
N.A.	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				0				0				0	0		0		0	0			
	Retail - Qualifying Revolving Retail - Other Retail	(0	0		0		U				0	0		0			0			-
	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	toria - Adverse Sce	enario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	_	Stock of provisions for	Coverage Ratio Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ra Stage 3
	(mln EUR, %) Central 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	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending	(0	0	0		0	-	0	C	(0	0	0	-	0		0 (0 (0	0	-
	Corporates - Of Which: SME Retail	(0 0	0 0	0		0 0	-	0			0	0	0	-	0		0 (0 (0	0	-
N.A.	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 Retail - Qualifying Revolving	(0	0	0		0	-	0	C	(0	0	0	-	0		0 (0 (0	-
	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	O		0	0	0	-	0		0 (0 (0	-
					•																	
					31/12/2021						Mora	toria - Adverse Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 4	Stage 2	Store 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(mln EUR, %)	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
	Central banks Central governments					, come	,							,					,			
	Institutions Corporates				0			-	0				0	0	-	0		0	0			-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0		0						U	U		0		-			0	
	Retail Retail - Secured on real estate property	(0	0 0	0		0	-	0	C	(0	0	0	-	0		0 (0 (0	0	-
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	<u>-</u>	0	C		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 per credit obligation accets																					
	Other non-credit obligation assets IRB TOTAL		0	0	0		0	-	0	0		0	0	0	-	0		0	0		0	-

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			101	102	103	104	105 10	107	108	109	110	111	112	113		115	kswagen Ba 116 - Adverse Scenario	117	118	119	120	121	122	123	124	125	126	127	128	129	130
				Stage 1		Stage 2	31/12/2021 Stag	Stock of	Stock of	Stock of	Coverage Batis		Stage 1		Stage 2		2/2022 Stage 3	Stock of	Stock of	Stock of	Course Bakin		Stage 1		Stage 2	31/	/12/2023 Stage 3	Stock of	Stock of	Stock of	Course Batio
Row Num		(mln EUR	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure whi	re, of provisions for the stage 1 exposure	or provisions for Stage 2 exposure	provisions for Stage 3 exposure	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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
1 2 3		Central banks Central governments Institutions																													
4 5 6		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: 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	
7 8 9	Volkswagen Bank	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		0 (0	0 0	0	0	0 0	0	-	0	0	0	0) ()	0	0	0	0		(0 0	0	0)	0 0	0	0	0	
10 11 12 13)	Retail - Secured on real estate property - Of Which: Hori-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
14 15 16		Retail - Other Retail - Of Which: non-SME Equity Securitisation																													
17 18		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) O	0	<u> </u>
							31/12/2021								P		- Adverse Scenario 2/2022)								31/	/12/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	e, of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3	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	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	provisions roi	Coverage Ratio Stage 3
Num		(mln EUR	exposure , %)	guaranteed amount	exposure	guaranteed amount	exposure guarar	expositre	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	Stage 3 exposure	exposure
20 21 22		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	, (J 0	0	-
23 24 25		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	-
26 27 28	GERMANY	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		0 (0	0 0	0	0	0 0	0	-	0	0	0	0	0	0	0) 0	0	-	(0 0	0	0)	0 0		0	0	-
29 30 31		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
32 33 34		Retail - Other Retail - Of Which: non-SME Equity Securitisation																													
35 36		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	C	0	0	
							31/12/2021								P		- Adverse Scenario 2/2022)								31/	/12/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	e, of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	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	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		Central banks	exposure ., %)	guaranteed amount	exposure	guaranteed amount	exposure guarar	teed Stage 1	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
38 39 40		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	-
41 42 43		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	-
44 45 46	ITALY	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		0 (0	0 0	0	0	0 0	0	-	0	0	0	0	0 0	0	0	0	0		(0 0	0	0)	0 0		0	0	-
47 48 49		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
50 51 52		Retail - Other Retail - Of Which: non-SME Equity Securitisation																													
53 54		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	-	C	0 0	0	0		0 0	0	0	0	
							31/12/2021										- Adverse Scenario 2/2022)								31/	/12/2023				
Row			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure whi	re, 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	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	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
Num 55 56		Central banks Central governments	, %)	guaranteed amount		amount	guarar amo		exposure	exposure	Схрозигс		amount		amount		guaranteed amount	exposure	exposure	exposure	exposure		amount		amount		guaranteed amount	exposure	exposure	exposure	Схрозите
57 58 59		Institutions Corporates Corporates - Of Which: Specialised Lending		0 (0	0 0	0	0	0 0	0	-	0	0	0	0	0	0	0	0	0		(0 0	0	0)	0 0	(0	0	
60 61 62		Corporates - Of Which: SME Retail Retail - Secured on real estate property Potail - Converd on real estate 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	C	0	0	
64 65 66	SPAIN	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		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	
67 68 69		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																													
70 71 72		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	-	C	0 0	0	0		0 0) 0	0	-
															P	Public guarantees	- Adverse Scenario)													
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposu	Stock of	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		2/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		/12/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio Stage 3
Row Num		(mln EUR	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 whi exposure guarar	teed Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
73 74 75 76		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) <u>C</u>	0	-
77 78 79		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	, (J 0	0	-
80 81 82	FRANCE	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		0 (0	0 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 84 85 86		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																													
87 88 89		Equity Securitisation Other non-credit obligation assets																													
90		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	0	0	0	
				Stage 1		Stage 2	31/12/2021 Stag	3					Stage 1		P Stage 2		- Adverse Scenario 2/2022 Stage 3						Stage 1		Stage 2	31/	/12/2023 Stage 3				
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure exposure guarar	re, of provisions for the Stage 1	Stock of or provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	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	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	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
91 92		Central banks Central governments Institutions (mln EUR	, 70)	amount		amount	amo	exposure	- exposure	CAPOSUICE CO.			amount		amount		amount	exposure	- exposure	Skposure			amount		amount		amount	exposure	exposure	- cxposure	
94 95 96		Corporates - Of Which: Specialised Lending Corporates - Of Which: 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	C	0	0	
97 98 99	UNITED KINGDOM	Retail - Secured on real estate property 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	0	-		0 0	0	0		0 0	0	0	0	
100 101 102		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		U] (U	0	0	U	0	0		0	0	0	0	0	0	0	0	0		(0	0	0		0 0	0	0	0	
104 105 106		Retail - Other Retail - Of Which: non-SME Equity Securitisation																													
107		Other non-credit obligation assets																											1		

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

Volkswagen Bank Public guarantees - Adverse Scenario 31/12/2021 31/12/2023 (mln EUR, %) Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME NETHERLANDS Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit obligation assets Public guarantees - Adverse Scenario 31/12/2021 31/12/2022 31/12/2023 Stage 3 (mln EUR, % Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME POLAND Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit obligation assets Public guarantees - Adverse Scenario 31/12/2021 31/12/2022 31/12/2023 Stock of provisions for provisions for Stage 1

Stage 2

Stage 3

Stage 3 provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure (mln EUR, %) **Central banks** Corporates - Of Which: Specialised Lending 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit obligation assets Public guarantees - Adverse Scenario Stock of provisions for Stage 1 Stage 2 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for Stage 3 Stage 3
exposure, of
which
guaranteed
amount (mln EUR, %) Central governments Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Public guarantees - Adverse Scenario 31/12/2021 31/12/2022 31/12/2023 Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of Stock of Stock of Stock of Stock of Stock of exposure, of which guaranteed amount exposure, of which guaranteed amount provisions for Stage 1 Stage 2 Stage 3 Exposure Exposure Stock of provisions for Stage 3 Exposure Exposure Coverage Ratio -Stage 3 exposure exposure, of which guaranteed exposure, of which guaranteed exposure, of which guaranteed provisions for provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure (mln EUR, % Corporates - Of Which: SME 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 Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit obligation assets IRB TOTAL

EBA EUROPEAN BANKING AUTHORITY

						Volkswage	edit risl n Bank		D 193				
		1	2	3	4	5	6 Moratoria 31/12/		8	9	10	11	12
w n	(mln EU	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 Ratio Stage 3 exposure
	Central banks Central governments Regional governments or local authorities	JK, 70)			moracoria		moracoria		moratoria	exposure	exposure	exposure	
	Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates	1,94	9 1,689	995	880	863	743	223	222	15	58	60	26.77
	of which: SME Retail	63	1 442	2 285	244	339		33	33	4	12	9	28.39
Volkswagen Bank	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	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures Standardised Total	2,58	0 2,131	1,280	1,123	1,202	1,050	256	255	19	71	69	26.98
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired		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
	Central banks	JR, %)	umounts	Схрозиге	moratoria	CAPOSUIC	moratoria	Схрозигс	moratoria	exposure	exposure	exposure	exposure
	Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations												
	Institutions Corporates	1,39	4 1,217	7 760	707	548	539	190	189	12	41	51	26.72
GERMANY	of which: SME Retail of which: SME	23	5 182	2 158	158	67	67	20	20	3	3	5	25.87
GERMAINT	Secured by mortgages on immovable property of which: non-SME		0 0		0	0	0	0	0	0	0	0) -
	Items associated with particularly high risk Covered bonds			0	J	0		0	J	U	U	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures Standardised Total	1,62	9 1,399	919	866	615			209	15	44	56	26.64
_							Moratoria 31/12/						
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	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
	Central banks	JR, %)	amounts	CAPOSUIC	moratoria	- TAPOSUIC	moratoria		moratoria	exposure	exposure	exposure	exposure
	Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organizations												
	International Organisations Institutions Corporates	1	E 11	14	0	1	0	0	0	0	0	0	
	of which: SME Retail	6	9 49	9 44	16	27	10	1	1	0	2	0	40.98
ITALY	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) <u>-</u>
	Covered bonds											U	
	Claims on institutions and corporates with a ST credit assessment											U	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity											U	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	8	4 60) 58	16	28	10	1		0	2	0	40.98
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	8	4 60	58	16	28		1 - Actual	1	0	2	0	40.98
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	8	4 60	58		28	Moratoria 31/12/		1	0	2	0	40.98
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Moratoria 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 Ratio
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (mln EU)		Risk exposure amounts		Stage 1	Stage 2 exposure	Moratoria 31/12/ Stage 2	/2020				Stock of provisions for Stage 3 exposure	Coverage Ratio
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (mln EU Central banks Central governments			Stage 1	Stage 1 exposure, of which expired		Moratoria 31/12/ Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks			Stage 1	Stage 1 exposure, of which expired		Moratoria 31/12/ Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EU Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions			Stage 1	Stage 1 exposure, of which expired		Moratoria 31/12/ Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME			Stage 1	Stage 1 exposure, of which expired		Moratoria 31/12/ Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME			Stage 1	Stage 1 exposure, of which expired		Moratoria 31/12/ Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME			Stage 1	Stage 1 exposure, of which expired		Moratoria 31/12/ Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities 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			Stage 1	Stage 1 exposure, of which expired		Moratoria 31/12/ Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity			Stage 1	Stage 1 exposure, of which expired		Moratoria 31/12/ Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures		8 80 3 33 0 0	Stage 1 exposure 23 35 0 0 0	Stage 1 exposure, of which expired moratoria 23 35	26 10	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10	Stage 3 exposure 31	exposure, of which expired moratoria 31 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ration Stage 3 exposure 26.04 46.85
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation			Stage 1 exposure 23 35 0 0 0	Stage 1 exposure, of which expired moratoria 23 35	26 10	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0	Stage 3 exposure 31 0	exposure, of which expired moratoria 31 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures		8 80 3 33 0 0	Stage 1 exposure 23 35 0 0 0	Stage 1 exposure, of which expired moratoria 23 35	26 10	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0 Moratoria 31/12/	Stage 3 exposure 31 1 0 32	exposure, of which expired moratoria 31 1 32	provisions for Stage 1 exposure 0 0 1	provisions for Stage 2 exposure 3 2	provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure 26.04 46.85
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures		8 80 3 33 0 0 0 1 112	Stage 1 exposure 2 23 3 35 0 0 0 Stage 1	Stage 1 exposure, of which expired moratoria 23 35 0 Stage 1 exposure, of	26 10 36 Stage 2	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0 Moratoria 31/12/ Stage 2 exposure, of	Stage 3 exposure 31 1 0 32 - Actual /2020	exposure, of which expired moratoria 31 1 Stage 3 exposure, of	provisions for Stage 1 exposure 0 0 1 Stock of provisions for	stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ration Stage 3 exposure 26.04 46.85
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EU Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	JR, %) 6 4 11	8 80 3 33 1 112	Stage 1 exposure 23 35 0 0 0	Stage 1 exposure, of which expired moratoria 23 35 0 Stage 1	26 10	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0 Moratoria 31/12/ Stage 2	Stage 3 exposure 31 1 0 32 - Actual	exposure, of which expired moratoria 31 1 0 Stage 3	provisions for Stage 1 exposure 0 0 1 Stock of	provisions for Stage 2 exposure 3 2 Stock of	provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure 26.04 46.85
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EL Central banks Central governments Regional governments or local authorities	Exposure values	8 80 3 33 0 0 0 1 112	Stage 1 exposure 2 23 3 35 0 0 0 Stage 1	Stage 1 exposure, of which expired moratoria 23 35 0 Stage 1 exposure, of which expired	26 10 36 Stage 2	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0 Moratoria 31/12/ Stage 2 exposure, of which expired	Stage 3 exposure 31 1 0 32 - Actual /2020	exposure, of which expired moratoria 31 1 Stage 3 exposure, of which expired	stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure 26.04 46.85
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EL Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Exposure values	8 80 3 33 0 0 0 1 112	Stage 1 exposure 2 23 3 35 0 0 0 Stage 1	Stage 1 exposure, of which expired moratoria 23 35 0 Stage 1 exposure, of which expired	26 10 36 Stage 2	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0 Moratoria 31/12/ Stage 2 exposure, of which expired	Stage 3 exposure 31 1 0 32 - Actual /2020	exposure, of which expired moratoria 31 1 Stage 3 exposure, of which expired	stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure 26.04 46.85
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EL Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Exposure values	8 80 3 33 0 0 0 1 112	Stage 1 exposure 2 23 3 35 0 0 0 Stage 1	Stage 1 exposure, of which expired moratoria 23 35 0 Stage 1 exposure, of which expired	exposure 26 10 36 Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0 Moratoria 31/12/ Stage 2 exposure, of which expired moratoria	Stage 3 exposure 31 1 0 32 - Actual /2020	exposure, of which expired moratoria 31 1 Stage 3 exposure, of which expired	stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure Coverage Ration 46.85 26.04 46.85 Coverage Ration Stage 3 exposure
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EL Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Exposure values	amounts 8 80 3 33 0 0 0 Risk exposure amounts 3 51	Stage 1 exposure 2	Stage 1 exposure, of which expired moratoria 23 35 0 Stage 1 exposure, of which expired	exposure 26 10 Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0 Moratoria 31/12/ Stage 2 exposure, of which expired moratoria	Stage 3 exposure 31 1 0 32 - Actual /2020	exposure, of which expired moratoria 31 1 Stage 3 exposure, of which expired	stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Rational Stage 3 exposure 26.04 46.85 26.87 Coverage Rational Stage 3 exposure 1.32
SPAIN	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EL Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME	JR, %) Exposure values JR, %)	amounts 8 80 3 33 0 0 0 Risk exposure amounts 3 51	Stage 1 exposure 2	Stage 1 exposure, of which expired moratoria 23 35 0 Stage 1 exposure, of which expired	exposure 26 10 36 Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0 Moratoria 31/12/ Stage 2 exposure, of which expired moratoria	Stage 3 exposure 31 1 0 32 - Actual /2020	exposure, of which expired moratoria 31 1 Stage 3 exposure, of which expired	stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure Coverage Ration 46.85 26.04 46.85 Coverage Ration Stage 3 exposure
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME	JR, %) Exposure values JR, %)	amounts 8 80 3 33 0 0 0 Risk exposure amounts 3 51	Stage 1 exposure 2	Stage 1 exposure, of which expired moratoria 23 35 0 Stage 1 exposure, of which expired	exposure 26 10 Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0 Moratoria 31/12/ Stage 2 exposure, of which expired moratoria	Stage 3 exposure 31 1 0 32 - Actual /2020	exposure, of which expired moratoria 31 1 Stage 3 exposure, of which expired	stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Rational Stage 3 exposure 26.04 46.85 26.87 Coverage Rational Stage 3 exposure 1.32
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortagaes 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 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortagaes on immovable property of which: SME Retail of which: SME Secured by mortagaes on immovable property of which: SME Secured by mortagaes on immovable property of which: SME Secured by mortagaes on immovable property of which: SME Secured by mortagaes on immovable property of which: SME Secured by mortagaes on immovable property of which: SME Secured by mortagaes on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	JR, %) Exposure values JR, %)	amounts 8 80 3 33 0 0 0 Risk exposure amounts 3 51	Stage 1 exposure 2	Stage 1 exposure, of which expired moratoria 23 35 0 Stage 1 exposure, of which expired	exposure 26 10 Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0 Moratoria 31/12/ Stage 2 exposure, of which expired moratoria	Stage 3 exposure 31 1 0 32 - Actual /2020	exposure, of which expired moratoria 31 1 Stage 3 exposure, of which expired	stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Rational Stage 3 exposure 26.04 46.85 26.87 Coverage Rational Stage 3 exposure 1.32
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: onn-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 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds	JR, %) Exposure values JR, %)	amounts 8 80 3 33 0 0 0 Risk exposure amounts 3 51	Stage 1 exposure 2	Stage 1 exposure, of which expired moratoria 23 35 0 Stage 1 exposure, of which expired	exposure 26 10 Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria 26 10 0 Moratoria 31/12/ Stage 2 exposure, of which expired moratoria	Stage 3 exposure 31 1 0 32 - Actual /2020	exposure, of which expired moratoria 31 1 Stage 3 exposure, of which expired	stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Rational Stage 3 exposure 26.04 46.85 26.87 Coverage Rational Stage 3 exposure 1.32

13	14	15	16	17	18	19 ntees - Actual	20	21	22	23	24
	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
xposure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
54 1	54 1	39	1	16	5 13 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	C) -) -) -
54	54	39	32	16	5 13	0	0	1	1		0.0
					Public guara	ntees - Actual 2/2020				'	
xposure values	Risk exposure amounts	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 Rat Stage 3 exposure
			amount		amount		amount	exposure	exposure	exposure	
19 0 0	19 0	18 0 0	0	1	1 1 0 0	•	0	0 0	C C)	0.0
0 0 0	0 0	0 0	0	(0	0		0 0	C C)) -) -) -
19	19	18	15	1	1 1	. 0	0	0	C		0.0
						ntees - Actual 2/2020					
xposure values	Risk exposure amounts	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 Rat Stage 3 exposure
			amount		amount		amount	Скробигс	Схрозигс	САРОЗНІС	
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	C	`) -
0	0	0	0	(δ ₁	0 ntees - Actual	0	0	C) -
	· ·		Stage 1 exposure, of			2/2020	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Rat
xposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
35	35	21		16	5 13 1 0		0	0	1	·) -
0 0 0	0 0	0 0 0	0	(0 0 0	0 0	0	0 0 0) -) -) -
25	25	21	17	1/	12			0			
35	35	21	17	16	Public guara	ntees - Actual	0	0	1) -
exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	2/2020 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 Rat Stage 3
			guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
0	0	0	0	(0 0	0 0	0	0	0) -
0	0	0	0		0	0	0	0) () -

EBA EUROPEAN BANKING AUTHORITY

AUTHORITY			2	2		Volkswage	en Bank		•		10	44	12		12	44	45
		1	2	3	4	5		a - Actual	8	9	10	- 11	12		13	14	15
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	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 values	Risk exposure amounts	Stage 1 exposure
106	Central banks Central governments	%)	umounts	Схрозиге	moratoria	ехрозите	moratoria	Схрозигс	moratoria	exposure	exposure	exposure	exposure			umounts	ехрозиго
107 108 109	Regional governments or local authorities Public sector entities Multilateral Development Banks																
111 112 113	International Organisations Institutions Corporates	213	3 180	8	4 38	133	7 48	3) () 1		8 (0 -		0	0	
114 115 116 UNITED KING	of which: SME Retail	(0 0)	0 0	(0 0		0 (0)	0 (0 -		0	0)
117 118 119	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	
120 121 122	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																
123 124 125	Equity Securitisation Other exposures																
126	Standardised Total	213	3 180	8	4 38	137		a - Actual		1		8 (0 -		0	0	
					Stage 1			2/2020	Stage 3	Stock of	Stock of	Stock of					
Row Num	(mln EUR,	Exposure values %)	Risk exposure amounts	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	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure
127 128	Central banks Central governments Regional governments or local authorities																
130 131	Public sector entities Multilateral Development Banks International Organisations																
133 134 135	Institutions Corporates of which: SME	33	3 25	5 2	4 24	9	9 9		0 (0		0 (0 -		0	0	
136 137 138 NETHERLAN	Retail		0 0		0 0	(0 0		0 (0		0 (0 -		0	0	
139 140 141	of which: non-SME Items associated with particularly high risk Covered bonds		0 0		0 0	(0 0		0 (0		0 (0 -		0	0	
142 143 144	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																
145 146 147	Securitisation Other exposures Standardised Total	25	3 25	5 2	4 74		9 0		0			0	0 -		0	n	
	,	3.						a - Actual						_			
Row			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for Stage 3	Coverage Ratio	-		Risk exposure	Stage 1
Num	(mln EUR,	Exposure values %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure		Exposure values	Risk exposure amounts	exposure
149 150	Central banks Central governments Regional governments or local authorities Public sector entities																
151 152 153	Multilateral Development Banks International Organisations Institutions																
155 156	Corporates of which: SME Retail	1	1 1	7	0 0	(0 0		1	. 0		0 (0 8.869 0 39.549		0	0	
158 159 160 POLAND			0		0 0		0 0					0 (0 -		0	0	
161 162 163	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																
164 165 166	Collective investments undertakings (CIU) Equity Securitisation																
167	Other exposures																
168	Standardised Total	10	7	7	8 8		1 1		1	. 0		0 (0 11.089	%	0	0	
168	Standardised Total	10	7	7	8 8			a - Actual 2/2020	1	. 0		0	11.089	// 0	0	0	
Row Num	Standardised Total	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio Stage 3		Exposure values	Risk exposure amounts	Stage 1 exposure
168 Row Num 169 170	(mln EUR,	•			Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2	2/2020 Stage 3	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		Exposure values		
168 Row Num 169 170 171 172 173	(mln EUR, Central banks Central governments Regional governments or local authorities Public sector entities	•			exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio Stage 3		Exposure values		
Row Num 169 170 171 172 173 174 175 176	(mln EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	•			exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio Stage 3		Exposure values		
Row Num 169 170 171 172 173 174 175 176 177 178 179 N Δ	(mln EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	•			exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio Stage 3		Exposure values 0 0 0 0 0 0 0 0		
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	•			exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio Stage 3		Exposure values 0 0 0 0 0 0 0 0 0 0		
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185	(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 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	•			exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio Stage 3		Exposure values 0 0 0 0 0 0 0 0 0		
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188	(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 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	•			exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio Stage 3		Exposure values 0 0 0 0 0 0 0 0 0		
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	(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 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	•			exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio Stage 3		Exposure values 0 0 0 0 0 0 0 0 0 0 0		
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures	•	amounts 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which expired moratoria 0 0 0 0 0 0 0 Stage 1	exposure	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 Moratori 31/12	2/2020 Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 -		Exposure values 0 0 0 0 0 0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0	exposure
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 Row Num	Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures	Exposure values	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori	Stage 3 exposure	exposure, of which expired	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 Stock of	Coverage Ratio Stage 3		Exposure values 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192	Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities	Exposure values	amounts 0 0 0 0 0 0 0 0 0 Risk exposure	exposure Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 Stage 1 exposure, of which expired	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3 exposure a - Actual 2/2020 Stage 3	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure O - O - Coverage Ratio Stage 3			amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195	Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Exposure values	amounts 0 0 0 0 0 0 0 0 0 Risk exposure	exposure Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 Stage 1 exposure, of which expired	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3 exposure a - Actual 2/2020 Stage 3	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure O - O - Coverage Ratio Stage 3			amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198	Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures 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	Exposure values	amounts 0 0 0 0 0 0 0 0 0 Risk exposure	exposure Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 Stage 1 exposure, of which expired	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3 exposure a - Actual 2/2020 Stage 3	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure O - O - Coverage Ratio Stage 3			amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199 200 201 N.A.	Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures 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 of which: SME Secured by mortgages on immovable property	Exposure values	amounts 0 0 0 0 0 0 0 0 0 Risk exposure	exposure Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 Stage 1 exposure, of which expired	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3 exposure a - Actual 2/2020 Stage 3	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure O - O - Coverage Ratio Stage 3			amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1
180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199	Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central governments Regional governments or local authorities Public sector entities 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 Covered bonds	Exposure values	amounts 0 0 0 0 0 0 0 0 0 Risk exposure	exposure Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 Stage 1 exposure, of which expired	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3 exposure a - Actual 2/2020 Stage 3	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure O - O - Coverage Ratio Stage 3			amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1
180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199	Central banks Central governments Regional governments or local authorities Public sector entities 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 Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail 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 Collective investments undertakings (CIU) Equity Equity	Exposure values	amounts 0 0 0 0 0 0 0 0 0 Risk exposure	exposure Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 Stage 1 exposure, of which expired	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3 exposure a - Actual 2/2020 Stage 3	exposure, of which expired moratoria Stage 3 exposure, of which expired	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure O - O - Coverage Ratio Stage 3			amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1
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13	14	15	16	17		19 ntees - Actual 2/ 2020	20	21	22	23	24
xposure 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 Ra Stage 3 exposure
0 0 0	0 0	0 0 0	0	0	0 0	0	0	000000000000000000000000000000000000000			-
0	0	0	0	0	0	·		0		0 0	1
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	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	ntees - Actual 2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
xposure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
0	0	0	0	0	0	0	0	0		0	-
0 0 0 0	0 0 0 0	0 0 0 0	0 0	0 0 0 0	0 0 0 0	0	0 0	0 0 0 0	(0 0	- - -
0	0	0	0	0		ntees - Actual	0	0	C	0	-
xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	2/2020 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 Ra Stage 3 exposur
			amount		amount		amount				
0 0	0 0 0	0 0	0	0 0	0 0	0	0	000000000000000000000000000000000000000		0	-
0 0	0 0	0 0	Ŭ	0 0	0 0	0 0	0	0	0	0	-
0	0	0	0	0	0	0	0	0) 0	-
			Stage 1		31/12 Stage 2	ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	Cavaraga B.
xposure values	Risk exposure amounts	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 Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
0 0 0 0	0 0	0 0 0 0	0 0 0 0	0	0 0 0 0 0	0 0 0	0 0 0	0 0 0 0 0			- - -
0	0	0	0	0	-	0 ntees - Actual	0	C		0	-
xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	2/2020 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 Ra Stage 3 exposur
			amount		amount		amount	Схрозите	CAPOSUIC	CXPOSUIC	
0 0	0 0	0 0	0	0 0	0 0	0	0	000000000000000000000000000000000000000		0 0	-
0 0	0 0	0 0 0	0	0 0 0	0 0 0		0	0 0) (0	-
0		0	0	0	0	0	0	0		0)	_
Û	U	U	Stage 1	U	Public guara 31/12 Stage 2	ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	
xposure values	Risk exposure amounts	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	Coverage Ra Stage 3 exposur
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0	0	0		0	0		0	0	0	0	1

EBA EUROPEAN BANKING AUTHORITY								21 EU-	wide St		est: Cr Ikswagen B		k COV	D-19 S	STA									
		25	26	27	28 31/12/2021	29	30	31	Moratoria - Baselii 31/12/20									40 41 42 43 31/12/2023				44 4!		
	(mln El li	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	Stock of provisions for Stage 1	Stock of provisions for Stage 2	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	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stag expo		
	Central banks Central governments Regional governments or local authorities	R, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure			
	Public sector entities Multilateral Development Banks International Organisations																							
	Institutions Corporates of which: SME		380 924	1 277	3	8	114	41.27%	784	971	320	6 3	3 8	3 12!	38.35%	70:	1,00	4 37	5	8	136	6		
/olkswagen Bank	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0	0 0	0	2	18	41.25%	244	359	5.	0 0		2 2	37.94%	226	36	0 6	0	0 0	23	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	1,1	1,274	322	3	10	133	41.27%	1,027	1,330	1	1 3 atoria - Baseline Sc	3 10	140	38.29%	927	1,370	44:	1	11	159	9		
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2		31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stane 2	Stane 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag		
	Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Sta expo		
	Central governments Regional governments or local authorities Public sector entities																							
	Multilateral Development Banks International Organisations Institutions																							
CEDMANN	Corporates of which: SME Retail	1	584 574 145 76	1 240 5 25	0	7	97	40.18% 25.06%	133	593 83	38	0 0	3 7 0 1	100	7 23.26%	122	2 8	330	6 (9 8	8	8		
GERMANY	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 -		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
	Equity Securitisation Other exposures																							
	Standardised Total	8	328 650	265	3	8	103	38.75%	752	676	-	atoria - Baseline Sc	enario 8	3 113	35.96%	682	2 69.	5 360	6	8	124	4		
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of	Coverag		
	Central banks	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Sta exp		
	Central governments Regional governments or local authorities Public sector entities																							
	Multilateral Development Banks International Organisations Institutions Corporates		14 1	0	0	0	0	27.57%	14	1					27.50%	1/		1	0	0	0			
ITALY	of which: SME Retail of which: SME		40 31	1 1	0	0	1	62.52%	37	34		2 (0 0		54.39%	33	3	7	2 (0	1	1		
	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 -		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																							
	Securitisation Other exposures Standardised Total		54 32	2 1	0	0	1	62.43%	50	35		2 () ()	L 54.27%	47	7 3	3	2	0	1	1		
					31/12/2021						Mora	atoria - Baseline Sc 31/12/2022	cenario						31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2	Stock of provisions for Stage 3	otage 5	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverag Sta exp		
	Central banks Central governments	R, %)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	ехр		
	Regional governments or local authorities Public sector entities Multilateral Development Banks																							
	International Organisations Institutions Corporates of which: SME		19 28	3 32	0	0	16	50.17%	16	30	34	4 0) () 10	5 48.72%	13	3	1 3!	5 (0 0	17	7		
SPAIN	Retail of which: SME Secured by mortgages on immovable property		34 10	3	0	1	2	55.24%	33	9	•	4 () 1		51.82%	32		9	5	1	3	3		
	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 -		
	Collective investments undertakings (CIU) Equity Securitisation																							
	Other exposures Standardised Total		53 38	35	0	1	18	50.57%	49	39	31	8 0) 1	19	9 49.05%	4!	5 4	0 4:	1 (1	19	9		
					31/12/2021 Stock of	Stock of	Stock of	Course				31/12/2022 Stock of		Stock of	Comment				31/12/2023 Stock of	Stock of	Stock of	C		
	(mln EUI	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	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	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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta exp		
	Central banks Central governments Regional governments or local authorities Public sector entities																							
	Multilateral Development Banks International Organisations Institutions																							
ED ANGE	Corporates of which: SME Retail		0 64 4 208	3 13	0	1	9	55.98% 69.78%	0	206	1	5 (0 1) 45.65%) 64.88%		20	4 1	7	0	10	0		
FRANCE	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 -		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
	Equity Securitisation																							

EBA EUROPEA

BANKING AUTHORITY										Vo	lkswagen B	ank	K COAT									
		25	26	27	28	29	30	31	32		34			37	38	39	40	41	42	43	44	45
]		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 2	31/12/2022 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for		Stock of	Coverage
	(mln EUR, ^c	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME	55	9 16	52 (0 0		0 (0 30.00%	42	179	0	0	0	C	30.00%	30	0 19	2	0	0	0	0
UNITED KINGDO	Retail of which: SME	C	0	0 (0 0		0 (0 6.75%	0	0	0	0	0	C	6.75%	C	0	0	0	0	0	0
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	C	0	0 (0 0		0 (0 -	0	0	0	0	0	C) -	C	0	0	0	0	0	0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total	55	9 16	52 (0 0) (0 27.32%	42	179	0	0	0	C	27.67%	30	19	2	0	0		0
•					31/12/2021						Mora	toria - Baseline Sc 31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stage
	Central banks			·	exposure	exposure	exposure	exposure	·	·	·	exposure	exposure	exposure	exposure	·	·		exposure	exposure	exposure	expos
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail	23	3 1	0 (0 0		0 (0 15.00% 0 13.02%	21	12	0	0	0	0	15.00%	20	0 1	0	0	0	0	0
NETHERLANDS	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0 (0 0			0 -	0	0	0	0) 0) -		1	0	0	0	1	0 -
	Items associated with particularly high risk Covered bonds								0	0	U		0									
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total	2	3 1	11 (0 0			0 14.98%	21	12	0	0) 0	0	14.98%	20) 1	3	0	0		0
					24/48/5						Mora	toria - Baseline Sc	enario									
		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	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for		Stock of provisions for Stage 3	Coverage
	(mln EUR, ^o	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	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME	(0	0	1 0		0 (0 43.24%	0	0	1	. 0	0	C) 43.24%	C	0	0	1	0	0	0
POLAND	Retail of which: SME	5	8	1 (0 0		0 (0 52.52%	8	1	0	0	0	C	47.46%	3	3	1	0	0	0	0
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	C	0	0 (0 0		0 (0 -	0	0	0	0	0	C) -	C	0	0	0	0	0	0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total	8	8	1	1 0			0 44.05%	8	1	1	0	0	C	43.67%	8	3	1	1	0		0
1					31/12/2021	6.1.6	0.16				Мога	31/12/2022		0.1.6					31/12/2023		6. 1. 6	
	(mla FUD. (Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Stage exposi
	Central banks Central governments	76)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	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	1	0 -
NI A	of which: SME Retail	j	0	0 (0 0		0 (0 -	0	0	0	0 0	0 0	C) -	C	0	0	0	0	0	0 -
N.A.	of which: SME Secured by mortgages on immovable property of which: non-SME	,	0	0 (0 0		0 (0 -	0	0	0	0) 0	C) -	C	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 -	0	0	0	0	0	C) -	C	0	0	0	0	0	0 -
					31/12/2021						Mora	toria - Baseline Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Stage 5	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3		Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Stage
	Central 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	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME	С	0	0 (0 0) (0 -	0	0	0	0	0	C) -	(0	0	0)	0 -
N.A.	Retail of which: SME Secured by mortgages on immovable property	0	0						0	0	0	0	0	C		C		0				0
	of which: non-SME Items associated with particularly high risk Covered bonds	0	U	(0		(U -	0	0	0	0	, 0	C	J -	C	J	U	U	U	J	U -
	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	() -	١	0	0	0	0	0	0 -
	Jamaara 196a 196a										Mora	toria - Baseline Sc	cenario		1							
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage
	(mln EUR, ^o	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage expos
	Central banks Central governments																					
	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 -
N.A.	of which: SME Retail of which: SME	,	0	0 (0 0		0 (0 -	0	0	0	0	0	0) -	0	0	0	0	0	0	0 -
IV.A.	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	- 1	0	0 (0 0		0 (0 -	0	0	0	0	0	C) -	C	0	0	0	0	0	0 -
	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

AUTHORITY									olkswagen Bank								
		46 47	48 49 50	51 52	53 54	55	56 57		60 61 Public guarantees - Baseline Scer		63 64	65 66	67 68	69	70 71	72 73	74 75
		Stage 1		1/12/2021 Stage 3			Stage 1	Stage 2	31/12/2022 Stage 3				Stage 1	Stage 2	31/12/2023		
Row		Stage 1 exposure, of	Stage 2 exposure, of Stage 3 which exposure	Stage 3 exposure, of which Stock of provisions 1	for provisions for provisions	for Coverage Ratio	Stage 1 exposure, of which	Stage 2 exposure, of which	Stage 3 exposure, o	provisions for pro	Stock of Stock of provisions for	Coverage Ratio - Stage 3 Stage 1 exposure	Stage 1 exposure, of which Stage 2		Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3
Num	(mln EUR, %	' duarantood	xposure guaranteed exposure amount	guaranteed Stage 1 amount exposure	Stage 2 Stage exposure exposu	Stage 3 exposure	exposure guaranteed amount	exposure guaranteed amount	exposure guaranteed amount	d Stage 1 seemed exposure exposure	Stage 2 Stage 3 exposure	Stage 3 exposure	which stage 2 guaranteed exposur amount	guaranteed ex	guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure
1 2	Central banks Central governments																
3 4	Regional governments or local authorities Public sector entities																
5 6	Multilateral Development Banks International Organisations																
7 8	Institutions Corporates	34 27	20 17	2 1	0 0	0 25.39%	29 2	4 23 1	9 3	3 0	0 1	22.83%	5 21	25 21	5 4	0	0 1 21.86%
9 10	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 -
Volkswagen Ba	of which: SME Secured 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 -
13 14	of which: non-SME Items associated with particularly high risk																
15 16	Covered bonds Claims on institutions and corporates with a ST credit assessment																
17 18	Collective investments undertakings (CIU) Equity																
19 20	Securitisation																
21	Other exposures Standardised Total	34 27	20 17	2 1	0 0	0 25.39%	29 2	4 23 1	9 3	3 0	0 1	22.83%	5 21	25 21	5 4	0	0 1 21.86%
									Public guarantees - Baseline Scer	nario							
		Stage 1	Stage 2	1/12/2021 Stage 3 Stock of	Stock of Stock of	ıf	Stage 1	Stage 2	31/12/2022 Stage 3	Stock of	Stock of Stock of		Stage 1	Stage 2	31/12/2023 Stage 3	Stock of Stock of	Stock of Coverage Ratio
Row Num		Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of Stage 3 which exposure guaranteed	which provisions 1	for provisions for provisions		Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, o which exposure	provisions for pro	ovisions for provisions for	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposur	exposure, of Si which ex guaranteed	tage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
22	Central banks	guaranteed amount	guaranteed	guaranteed Stage 1 amount exposure	Stage 2 Stage exposure exposu	exposure re	guaranteed	guaranteed	exposure guaranteed amount	d Stage 1 s	Stage 2 Stage 3 exposure	exposure	guaranteed	guaranteed	guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure
23	Central governments																
25	Regional governments or local authorities Public sector entities																
26 27	Multilateral Development Banks International Organisations																
28 29	Institutions Corporates	16 13	2 2	1 1	0 0	0 33.11%	14 1	2 3	3 1	1 0	0 0	29.44% 1	3 11	4 4	2 1	0	0 0 27.50%
30 31	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 -
GERMANY	of which: SME Secured 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 -
34 35	of which: non-SME Items associated with particularly high risk																
36 37	Covered bonds Claims on institutions and corporates with a ST credit assessment																
38 39	Collective investments undertakings (CIU) Equity																
40	Securitisation Other exposures																
42	Standardised Total	16 13	2 2	1 1	0 0	0 33.11%	14 1	2 3	3 1	1 0	0 0	29.44%	3 11	4 4	2 1	0	0 0 27.50%
									Public guarantees - Baseline Scer	nario							
		Stage 1	Stage 2	1/12/2021 Stage 3 Stock of	Stock of Stock of	ve	Stage 1	Stage 2	31/12/2022 Stage 3	Stock of	Stack of Stack of		Stage 1	Stage 2	31/12/2023 Stage 3	Stock of Stock of	Stock of
Row		OVERGUING	VIDOCUEO OVIDOCUEO	which Stare 1	Stock of Stock of provisions for provisions	of Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	Stage 3 Stage 3 exposure, o which	Chara 4	Stock of Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed Stage 2 exposur	Stage 2 exposure, of Si which	tage 3 exposure, of which	Stock of Stock of provisions for Stage 1 Stage 2	provisions for Stage 3
12	(mln EUR, %	guaranteed amount	guaranteed exposure amount	guaranteed exposure	Stage 2 Stage exposure exposu	re exposure	guaranteed amount	guaranteed amount	exposure guaranteed amount	d Stage 1 seemed exposure exposure	Stage 2 Stage 3 exposure	exposure	guaranteed amount	guaranteed ex amount	which guaranteed amount	exposure exposure	exposure exposure
44	Central banks Central governments																
45 46	Regional governments or local authorities Public sector entities																
47	Multilateral Development Banks International Organisations																
50	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 -
51 52	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 -
53 ITALY	of which: SME Secured 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 -
56	of which: non-SME Items associated with particularly high risk																
58	Covered bonds Claims on institutions and corporates with a ST credit assessment																
60	Collective investments undertakings (CIU) Equity																
62	Securitisation Other exposures Standardised Total		0	0 0	0 0	0-	0	0	0	0 0	0 0	_	0	0	0 0	0	0 -
63	Standardised Total	0 0	0 0	0 0	0 0	0 -	0	0 0	0 0	<u> </u>	0 0]-	0 0	0 0	0 0	0	0 -
			3	1/12/2021					Public guarantees - Baseline Scer 31/12/2022	nario					31/12/2023		
		Stage 1 exposure, of	Stage 2	Stage 3 Stock of			Stage 1 exposure, of	Stage 2 exposure, of	Stage 3	of Stock of	Stock of Stock of	Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure, of	Stage 3	Stock of Stock of	Stock of Coverage Ratio -
Num	(L FUD 0	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of Stage 3 which exposure	which Stage 1		101	Stage 1 exposure, of which guaranteed	Stage 2 exposure, or which guaranteed	exposure guaranteed	Stage 1	ovisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure	exposure, of Stage 2 which guaranteed	which ex	tage 3 which guaranteed	stage 1 Stage 2	Stage 3
64	Central banks	amount	amount	amount exposure	exposure exposu		amount	amount	amount	exposure e	exposure exposure		amount	amount	amount	exposure exposure	exposure
66	Central governments Regional governments or local authorities																
68	Public sector entities Multilateral Development Banks																
70	International Organisations Institutions		10					2	7	2		10.770		24			
72	Corporates of which: SME	18 14	18 15	1 1	0	U 18.34%	15 1	2 20 1	2	2 0	0 0	18.55% 1	2 10	21 18	3 3	0	1 18.69%
73 74 SPAIN	Retail of which: SME	0 0	0 0	0	0	0 -	0	0	0	0	0 0	-	0	0 0	0 0	0	0 -
75 76	Secured by mortgages on immovable 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 -
77 78	Items associated with particularly high risk Covered bonds																
79 80	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																
81 82	Equity Securitisation																
83 84	Other exposures Standardised Total	18 14	18 15	1 1	0 0	0 18.34%	15 1	2 20 1	7 2	2 0	0 0	18.55%	2 10	21 18	3 3	0	0 1 18.69%
									Public guarantees - Baseline Scer	nario							
		Chara 1		1/12/2021 Stage 3			Channel		31/12/2022				Stage 1	Store 3	31/12/2023		
Row		Stage 1 Stage 1 exposure, of which	Stage 2 exposure, of which stage 3 exposure guaranteed	Stage 3 exposure, of which Stock of provisions 1	for provisions for provisions	for Coverage Ratio -	Stage 1 exposure Stage 1 exposure guaranteed	Stage 2 exposure, of which	Stage 3 exposure, o which	provisions for pro	Stock of Stock of provisions for	Coverage Ratio - Stage 3 Stage 1 exposure	Stage 1 exposure, of which guaranteed Stage 2	Stage 2 exposure, of which	tage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3
Num	(mln EUR, %	exposure guaranteed ex	kposure guaranteed exposure amount	guaranteed Stage 1 amount exposure	Stage 2 Stage exposure exposu	Stor Stage 3 3 exposure	exposure guaranteed amount	exposure guaranteed amount	exposure guaranteed	d Stage 1 s	Stage 2 Stage 3 exposure exposure	Stage 3 exposure	guaranteed exposur amount	e guaranteed ex amount	posure guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure
85 86	Central banks Central governments																
87 88	Regional governments or local authorities Public sector entities																
89 90	Multilateral Development Banks International Organisations																
91	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 -
93	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 -
95 96 FRANCE	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	0 0	0 0	0 0	-	0 0	0 0	0 0	0	0 0 -
97	of which: non-SME Items associated with particularly high risk					-	•	, i	, i		<u> </u>						
99	Covered bonds Claims on institutions and corporates with a ST credit assessment																
101	Collective investments undertakings (CIU)																
103	Equity Securitisation Other exposures																
	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 0	0	0 -
105	Standardised Lotal	<u> </u>		•													

	46 47 48	49 50	51 52	53 54 55	56 57		olkswagen Bank 60 61	62 63	64	65 66	67 68	69	70 71	72 73	74 75
	Stage 1	Stage 2	Stage 3 Stock of	Stock of Stock of Coverage	Stage 1	Stage 2	Public guarantees - Baseline Scenar 31/12/2022 Stage 3	Stock of Stock of	Stock of Cove	erage Ratio -	Stage 1	Stage 2	31/12/2023 Stage 3	Stock of Stock of	Stock of Coverage Ratio -
Num 106 Central banks	Stage 1 exposure, of which guaranteed amount Stage 2	exposure, of which guaranteed amount	exposure, of which guaranteed amount exposure	provisions for Stage 2 Stage 3 exposure exposure	Ctogo 1	Stage 2 exposure exposure guaranteed amount	Stage 3 exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	r provisions for	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount	exposure, of which guaranteed amount	Stage 3 exposure which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure	provisions for Stage 3 exposure
107 108 109 110 Central governments 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 0	0 0	0	0 0-		0	0 0	0 (0	0 0-
115 116 117 118 UNITED KINGDOM 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	0 0	0 0	0 0 -		0	0 0	0 (0	0 0 -
119 Items associated with particularly high risk 120 Covered bonds 121 Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU) Equity Securitisation Other exposures															
126 Standardised Total		0 0	0 0 1 2/2021	0 0 -	0	0 0	0 0 Public guarantees - Baseline Scenar 31/12/2022	0 io	0 0 -		0	0 0	31/12/2023	0	0 0 -
Row Num	Stage 1 exposure Stage 1 exposure, of which exposure guaranteed Stage 2 exposure	Stage 2	Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure exposure	Cto do	Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	r provisions for	erage Ratio - Stage 3 exposure Stage 1	Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure
127 Central banks 128 Central governments 129 Regional governments or local authorities	R, %) guaranteeu amount	amount	amount exposure	exposure exposure	amount	amount	amount	exposure exposure	exposure	exposure	amount	amount	amount	Stage 1 Stage 2 exposure	exposure
Public sector entities Multilateral Development Banks International Organisations Institutions															
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 -
137 138 139 140 NETHERLANDS 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-
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 (0	0 0-
	Stage 1	Stage 2	Stage 3 Stock of	Stock of Stock of Coverage	Stage 1	Stage 2	Public guarantees - Baseline Scenar 31/12/2022 Stage 3	Stock of Stock of	Stock of Cove		Stage 1	Stage 2	31/12/2023 Stage 3	Stock of Stock of	Stock of Coverage Ratio
Row Num (min EUF	Stage 1 exposure, of which guaranteed amount Stage 2	exposure, of which guaranteed amount	exposure, of which guaranteed amount provisions for Stage 1 exposure	provisions for provisions for Stage Stage 3	e 3 exposure quaranteed	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2	or provisions for Stage 3	erage Ratio - Stage 3 exposure exposure	exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2	provisions for Stage 3
Central governments Central governments 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 0	0 0	0	0 0-		0	0 0	0 (0	0 0-
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Security	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure exposure amount Stage 2 exposure 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 0 0 0 0 Stage 2 exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposure Stage 1 exposure, of which guaranteed showing guaranteed exposure Stage 1 exposure Stage 1 exposure Stage 2 exposure	Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure Stage 2 exposure Stage 3 exposure Stage exposure	Ratio - Stage 1 exposure, of which guaranteed amount O Ratio - O O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure which guaranteed amount Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Public guarantees - Baseline Scenar 31/12/2022 Stage 3 exposure 0 0 0 0 0 0 Public guarantees - Baseline Scenar 31/12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 Public guarantees - Baseline Scenar 31/12/2022 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 Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 - 0 0 - 0 0 - 0 0 - 0 Total Cover of provisions for Stage 3 exposure 0 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 0 0	Stage 3 exposure Stage 1 exposure Comparison of the stage 1 exposure Stage 1 exposure Stage 1 exposure Comparison of the stage 1 exp	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 1 1 2 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O Stage 1 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Security	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure exposure amount Stage 2 exposure 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 0 0 0 0 Stage 2 exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposure Stage 1 exposure, of which guaranteed showing guaranteed exposure Stage 1 exposure Stage 1 exposure Stage 2 exposure	Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure Stage 2 exposure Stage 3 exposure Stage exposure	Ratio - Stage 1 exposure, of which guaranteed amount O Ratio - O O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure which guaranteed amount Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Public guarantees - Baseline Scenar 31/12/2022 Stage 3 exposure 0 0 0 0 0 0 Public guarantees - Baseline Scenar 31/12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 Public guarantees - Baseline Scenar 31/12/2022 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 Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 - 0 0 - 0 0 - 0 0 - 0 Total Cover of provisions for Stage 3 exposure 0 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 0 0	Stage 3 exposure Stage 1 exposure Comparison of the stage 1 exposure Stage 1 exposure Stage 1 exposure Comparison of the stage 1 exp	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 1 1 2 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O Stage 1 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure

Other exposures
Standardised Total

	EUROPEAN BANKING AUTHORITY		76	77	70	70	90	01			wide S		est: Crookswagen B	edit ris				01	02	02	94	05	06
			70		70	31/12/2021	00	01	02	03	ОТ	Mora	atoria - Adverse So 31/12/2022	enario	00	03	30	31	52	31/12/2023		73	30
Row Num			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
1 2		Central banks Central governments				exposure	exposure	exposure	Схрозигс				exposure	exposure	exposure	Схрозагс				exposure	exposure	exposure	Exposure
3 4		Regional governments or local authorities Public sector entities																					
5 6 7		Multilateral Development Banks International Organisations Institutions	`																				
8 9		Corporates of which: SME	830	925	320	0 11	28	168	52.64%	706	957	417	7 9	28	207	49.50%	603	967	51	0	7 25	243	47.64%
10 11 12	Volkswagen Bank	Retail of which: SME Secured by mortgages on immovable property	25	347	5:	1 1	7	26	51.92%	235	353	69	9 1	. 8	34	49.56%	212	2 355	9	1	1 7	43	47.70%
13 14		of which: non-SME Items associated with particularly high risk		0 0		0 0	0	O	-	0	0	(0	0	0	-	C	0		0 (0	0	-
15 16 17		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
18 19		Equity Securitisation																					
21		Other exposures Standardised Total	1,09	1,273	370	0 12	35	195	52.54%	941	1,310		7 10	36	241	49.51%	815	1,322	60	1 8	3 33	287	47.65%
				_		31/12/2021						Mora	atoria - Adverse So 31/12/2022							31/12/2023			•
Row Num			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	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	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
22		Central banks Central governments (mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
24 25		Regional governments or local authorities Public sector entities																					
26 27		Multilateral Development Banks International Organisations																					
28 29 30		Institutions Corporates of which: SME	65	56 565	5 270	6 10	23	143	51.65%	567	571	360	0 8	3 23	176	48.85%	490	568	3 44	0 (5 22	207	47.16%
31 32	GERMANY	Retail of which: SME	14	3 76	5 27	7 0	2	10	35.13%	128	82	36	5 0	2	12	33.57%	113	86	4	6 (2	15	32.42%
33 34		Secured by mortgages on immovable property of which: non-SME		0 0) (0 0	0	0	-	0	0	(0 0	0	0	-	C	0		0 (0 0	0	-
36 37		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
38 39		Collective investments undertakings (CIU) Equity																					
40 41 42		Securitisation Other exposures Standardised Total	799	9 641	30:	3 10	25	152	50.18%	695	653	395	5 9	26	188	47.48%	604	1 654	48	6	7 24	222	45.76%
													atoria - Adverse So	enario						-1			
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num		(role EUD 0/)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44		Central banks Central governments				exposure	exposure	ехрозите					exposure	exposure	ехрозите					exposure	ехрозите	exposure	
45 46		Regional governments or local authorities Public sector entities																					
47 48 49		Multilateral Development Banks International Organisations Institutions																					
50 51		Corporates of which: SME	1.	4 1		0 0	0	0	48.24% 70.65%	14	1	(0	0	0	48.25% 62.11%	13	3		0 (0	0	48.16% 57.76%
52 53 54	ITALY	Retail of which: SME Secured by mortgages on immovable property		31		2 0	0	1	70.03%	33	34				2	02.1170	31	3/		1		2	37.70%
55 56		of which: non-SME Items associated with particularly high risk Covered bonds		0 0		0 0	0	0) -	0	0	(0	0	0	-	C	0		0 (0	0	-
58 59		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
60 61		Equity Securitisation Other exposures																					
63		Standardised Total	5	32	2	2 0	0	1	70.45%	49	36	3	3 0	0	2	61.84%	45	39		4 (0	2	57.54%
						31/12/2021						Mora	atoria - Adverse So 31/12/2022	enario						31/12/2023			
Row Num			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
64		Central banks (mln EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
65 66 67		Central governments Regional governments or local authorities Public sector entities																					
68 69		Multilateral Development Banks International Organisations																					
70 71 72		Institutions Corporates of which: SME	1	5 29	9 30	6 0	2	22	61.88%	8	29	43	3 0	2	25	57.62%	5	5 26	4	8 (2	27	55.03%
73 74	SPAIN	Retail of which: SME	3'	3 9		3 0	1	2	74.58%	32	9		5 0	1	4	73.30%	30	8		7 (1	5	72.76%
75 76 77		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	-	C	0		0 (0 0	0	-
78 79		Covered bonds Claims on institutions and corporates with a ST credit assessment																					
80 81 82		Collective investments undertakings (CIU) Equity Securitisation																					
83 84		Other exposures Standardised Total	4	18 39	39	9 0	4	25	62.98%	40	38	48	3 0	3	29	59.41%	35	5 35	5 5	6 (3	32	57.40%
						31/12/2021						Mora	atoria - Adverse So 31/12/2022	enario						31/12/2023			
Row			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num		(mln EUR, %) Central banks	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	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
86 87		Central governments Regional governments or local authorities																					
88 89		Public sector entities Multilateral Development Banks International Organisations																					
91 92		Institutions Corporates		0 64	1	0 0	0	0	58.30%	0	64	1	1 0	0	0	51.97%	C	0 64		1 (0 0	0	51.08%
93 94 95	FRANCE	of which: SME Retail of which: SME		4 205	5 10	6 0	3	12	76.02%	4	200	20	0 0	3	15	71.92%	3	3 196	2	5 (3	18	69.27%
96 97	TRANCE	Secured by mortgages on immovable property of which: non-SME		0 0)	0 0	0	0	-	0	0	(0 0	0	0	-	C	0		0 (0 0	0	-
98 99		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
101 102		Collective investments undertakings (CIU) Equity																					
103 104		Securitisation Other exposures																					

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AUTHORITY								202		wide 5		lkswagen B		K COVI	D 133							
		76	77	78	79	80	81	82	83	84		86 Itoria - Adverse Sc		88	89	90	91	92	93	94	95	96
		Character 1	Chara 2	Stars 2	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -	Chara d	Starra 2	612	31/12/2022 Stock of	Stock of provisions for	Stock of	Coverage Ratio -	Channa 4	Change 2	Starra 2	31/12/2023 Stock of	Stock of	Stock of	Coverage Ra
	(mln E	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	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
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		52 16	59	0		0	50.52%	33	188			0	0	50.64%	21	1 199				0	50
	of which: SME Retail		0	0	0 0	0	0	15.28%	0	0	C		0	0	15.28%	0	0 (0 0	0	0) 15
UNITED KINGDOM	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 (0	0	0) -
	Items associated with particularly high risk Covered bonds								0	U			0	0		0						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures																					
	Standardised Total		52 16	59	0 0	0	0	49.45%	33	188	Mars	toria Advarsa Sa	0	0	49.61%	21	1 199		0	0	0) 49
					31/12/2021						МОГА	31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	Stock of provisions for Stage 1	Stock of provisions for Stage 2	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	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage R Stage 3
	Central banks	EUR, %)	<u> </u>		exposure	exposure	exposure	exposure			·	exposure	exposure	exposure	exposure				exposure	Stage 2 exposure	exposure	exposu
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		22 1	11	0 0	0	0	30.85%	20	13	C	0	0	0	30.89%	18	8 14		0	0	0	3
NETHERLANDS	Retail of which: SME		0	0	0 0	0	0	28.86%	0	0	C	C	0	0	28.86%	0	0 (0	0	0) 2
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0 0	0	0	-	0	0	C) C	0	0	-	0	0 (0	0	0) -
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		22 1	11	0 0	0	0	30.84%	20	13	C	0	0	0	30.88%	18	8 14		0	0	0	3
											Mora	itoria - Adverse Sc	enario									
					31/12/2021 Stock of	Stock of provisions for Stage 2	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage R
	(mln E	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3
	Central banks Central governments																					
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions																					
	Corporates of which: SME Retail		8	1	0 0	0 0	0	57.45% 62.02%	8	0	1		0	0	57.45%	7	7		0	0	0	57
POLAND	of which: SME Secured by mortgages on immovable property							02.0270						0	33.1170	,						
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0 0	0	0	-	0	0	C	0	0	0	-	0	0 (0	0	0) -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		8	1	1 0	0	0	57.92%	8	1	1		0	0	56.82%	7	7		0	0	0	55
					31/12/2021						Mora	31/12/2022	enario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	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	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ra Stage 3
	Central banks	EUR, %)	ехрозите	exposure	exposure	exposure	exposure	exposure	ехрозите	exposure	exposure	exposure	exposure	exposure	exposure	ехрозите	exposure	exposure	exposure	Stage 2 exposure	exposure	exposur
	Central governments 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	C	0	0	0	-	0	0 (0	0	0) -
N.A.	Retail of which: SME		0	0	0 0	0	0	-	0	0	C	0	0	0	-	0	0 (0	0	0) -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0 0	0	0	-	0	0	C	C	0	0	-	0	0 (0	0	0) -
	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	C	0	0	0	-	0	0 (0	0	0) -
						•					Mora	itoria - Adverse Sc	enario					•		•	•	
					31/12/2021 Stock of	Stock of	Stock of	Cayara Batia				31/12/2022 Stock of	Stock of	Stock of	Cavaraga Batia				31/12/2023 Stock of	Stock of	Stock of	Coverno B
	(mln F	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	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	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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rasses Stage 3 exposur
	Central banks Central governments																			5p555		
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions																					
	Corporates of which: SME Retail		0	0	0 0	0	0	-	0	0		0	0	0	-	0	0 (0	0	0) -
N.A.	of which: SME Secured by mortgages on immovable property													0								
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0 0	0	0	-	0	0	C	0	0	0	-	0	0 (0	0	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	0	0	-	0	0	C	0	0	0	-	0	0 (0	0	0) -
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
			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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
		exposure EUR, %)																		C P. C. C		
	Central banks Central governments	exposure																				
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure																				
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	0	0	0			-	0													
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	exposure	0	0	0 0	0 0	0	-	0	0			0	0	-	0				0	0) -
N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	exposure	0	0	0 0		0	-	0	0			0	0	-	0				0	0	
N.A.	Central governments Regional governments or local authorities Public sector entities 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	exposure	0 0	0	0 0	0 0	0	-	0	0			0	0	-	0				0	0	
N.A.	Central governments Regional governments or local authorities Public sector entities 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	exposure	0	0	0 0		0	-	0	0			0	0	-	0	0 (0			0	0	

ACTHORITY											swagen Bank								
		97 98	99 10	00 101	102 103	104	105 106	107 108	109		111 112 Iblic guarantees - Adverse Scena		114 115	116 117	118	119 120	121 122	123 124	125 126
		Stage 1	Stan	31/12/	Stage 2			Stano			31/12/2022				Stage 1	Stane 2	31/12/2023		
Row		Stage 1 exposure, of which	Stage 2 whi	ure, of Stage 3	Stage 3 exposure, of which Stock of provisions fo	r provisions for provis	ock of sions for Stage 3	Stage 1 exposure which exposure	e, of	Stage 2 exposure, of which	Stage 3 Stage 3 which	Stock of provisions for	Stock of Stock of provisions for	Coverage Ratio - Stage 3 Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of Stock of provisions for provisions for	Stock of provisions for Stage 3
Num	(mln EUR, %	which exposure guaranteed amount	exposure guarar amo	liteeu	guaranteed exposure	Stage 2 Stage exposure exp	age 3 posure Stage 3 exposure	exposure guarant	eeu	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	Stage 3 exposure	which guaranteed amount	posure guaranteed amount	exposure guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure
1 2	Central banks Central governments																		
3 4	Regional governments or local authorities Public sector entities																		
5 6	Multilateral Development Banks International Organisations																		
7 8	Institutions Corporates	29 23	23	19 4	4	0 2	2 38.11%	6 21	17 25	21	10	8 0	2	4 37.27%	16 13	24 21	1 15	13 0	1 6 37.11%
9 10	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 -
Volkswagen Ba	Secured 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 -
13 14	of which: non-SME Items associated with particularly high risk																		
15 16	Covered bonds Claims on institutions and corporates with a ST credit assessment																		
17 18	Collective investments undertakings (CIU) Equity																		
19 20	Securitisation Other exposures Standardised Total																		
21	Standardised Total	29 23	23	19 4	4	0 2	2 38.11%	6 21	1/ 25	21	10	8 0	2	4 37.2/%	16 13	24 2	1 15	13 0	1 6 37.11%
				31/12/	2021			1		Pu	iblic guarantees - Adverse Scena 31/12/2022	ario					31/12/2023		
		Stage 1 exposure, of	Stag exposu	ge 2	Stage 3 Stock of		ock of Coverage Ratio	Stage 1 exposur	£	Stage 2 exposure, of	Stage 3	Stock of	Stock of Stock of provisions for	Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure, of	Stage 3	Stock of Stock of	Stock of Coverage Ratio -
Num	(min EUD 0	exposure which	Stage 2 whi exposure guarar	ich Stage 3 nteed exposure	which provisions fo Stage 1 exposure	r provisions for provis Stage 2 Stage 2 exposure exp	sions for Stage 3 exposure	exposure guarant	eed exposure	which guaranteed	Stage 3 which guaranteed amount	provisions for	provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure	which exp	posure exposure, of which guaranteed	Stage 3 which guaranteed	Stage 1 Stage 2 exposure exposure	Stage 3 exposure provisions for Stage 3 exposure
22	Central banks (mln EUR, %	amount	amo		amount exposure	exposure exp	posure	amou	nt	amount	amount	exposure	exposure exposure		amount	amount	amount	exposure exposure	exposure
23 24	Central governments Regional governments or local authorities																		
25 26	Public sector entities Multilateral Development Banks																		
27 28	International Organisations Institutions																		
29 30	Corporates of which: SME	15 13	2	2 1	1	0 0	1 45.12%	6 13	11 4	3	2	2 0	0	1 42.68%	11 10	5	4 3	3 0	0 1 41.67%
31 32 GERMANY	Retail of which: 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 -
33 34	Secured by mortgages on immovable 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 -
35 36	Items associated with particularly high risk Covered bonds																		
37 38	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																		
39	Equity Securitisation																		
41	Other exposures Standardised Total	15 13	2	2 1	1	0 0	1 45 12%	6 13	11 4	3	2	2 0	0	1 42 68%	11 10	5	4 3	3 0	0 1 41 67%
72	Standardised rotal	15		2 1		0 0	1	0 15	11 7	3		2 0	<u> </u>	1 42.00 //	11 10	3	7	5 0	1 41.07 70
				31/12/	'2021						ablic guarantees - Adverse Scena 31/12/2022	ario					31/12/2023		
Pow		Stage 1 exposure, of	Stage 2 Stage 2 whi	ge 2 ure, of ich Stage 3	Stage 3 Stock of provisions for	Stock of Stor	ock of Sions for Coverage Ratio	Stage 1 exposure exposure guarant	1 e, of 1 exposure	Stage 2 exposure, of	Stage 3 exposure, of	Stock of	Stock of Stock of provisions for	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure, of which	Stage 3 Stage 3	Stock of Stock of provisions for	Stock of Coverage Ratio -
Num	(mln EUR, %	exposure	exposure guarar	nteed exposure	which Stage 1 exposure	Stage 2 Sta	age 3 posure Stage 3 exposure				exposure which guaranteed	Chara 1	Stage 2 Stage 3 exposure exposure	Stage 3 exposure	which exp		exposure which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3
43	Central banks	amount	amo	ount	amount			amou	nt	amount	amount				amount	amount	amount		
45	Central governments Regional governments or local authorities																		
47	Public sector entities Multilateral Development Banks International Organisations																		
49 50	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-
51 52	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-
53 ITALY	of which: SME Secured 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 -
55 56	of which: non-SME Items associated with particularly high risk																		
57 58	Covered bonds Claims on institutions and corporates with a ST credit assessment																		
59 60	Collective investments undertakings (CIU) Equity																		
61 62	Securitisation Other exposures																		
63	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	0 0	0 0 -
				31/12/	/ 2021					Pu	iblic guarantees - Adverse Scena 31/12/2022	ario					31/12/2023		
Barre		Stage 1 exposure, of	Stag exposu	ge 2	Stage 3 Stock of		ock of Coverage Ratio	Stage - exposur	1 e, of Grand	Stage 2 exposure, of	Stage 3	Stock of	Stock of Stock of	Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure, of	Stage 3	Stock of Stock of	Stock of Coverage Ratio -
Num	(mln EUR, %	Stage 1 exposure, of which guaranteed	Stage 2 exposure whi	nteed	which Stage 1	r provisions for provis Stage 2 Stage 2 exposure exp	sions for Stage 3 exposure	Stage 1 exposure exposure guarant	e, of Stage 2 1 exposure	which guaranteed	Stage 3 which guaranteed	provisions for Stage 1 exposure	provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure	guaranteeu	posure guaranteed	Stage 3 which guaranteed	Stage 1 Stage 2 exposure exposure	Stage 3 exposure provisions for Stage 3 exposure
64	Central banks	amount	amo	ount	amount exposure	exposure exp	posure	amou	nt .	amount	amount	ехрозаге	exposure exposure		amount	amount	amount	exposure exposure	CAPOSUIC
66	Central governments Regional governments or local authorities																		
68 69	Public sector entities Multilateral Development Banks International Organisations																		
70 71	International Organisations Institutions Corporates	12	20	17	2	0	1 25 4200	6 7	6 21	10	0	7	3	3 35 000%	4	20 11	7 12	10	1 4 26 0407
72	of which: SME Retail	10 0	0	0 0	0	0 0	01-	0	0 0	10	0	0 0	0	0 -	0 0	0	0 0	0 0	0 0 -
74 75 SPAIN	of which: SME Secured 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-
76 77	of which: non-SME Items associated with particularly high risk	J J			<u> </u>		, and the second						ŭ .			, and the second			
78 79	Covered bonds Claims on institutions and corporates with a ST credit assessment																		
80 81	Collective investments undertakings (CIU) Equity																		
82 83	Securitisation Other exposures																		
84	Standardised Total	13 11	20	17 3	3	0 2	1 35.43%	6 7	6 21	18	8	7 0	2	3 35.90%	4 4	20 1	7 12	10 0	1 4 36.04%
				24/42/	12024					Pu	blic guarantees - Adverse Scena	ario					24 (42 (2022		
		Stage 1	Stag	31/12/ ge 2	Stage 3 Stock of	Stock of Sto	ock of Coverage Ratio	Stage	1	Stage 2	31/12/2022 Stage 3	Stock of	Stock of Stock of	Commun Bakin	Stage 1	Stage 2	31/12/2023 Stage 3	Stock of Stock of	Stock of Covers & Batic
Row Num		Stage 1 exposure, of which guaranteed	Stage 2 exposu exposure guarar	ich Stage 3 nteed exposure	which provisions fo	r provisions for provis	sions for age 3 exposure	Stage 1 exposure exposure guarant	e, of Stage 2 1 exposure	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for	provisions for provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed ex	exposure, of which guaranteed	Stage 3 exposure, of which exposure	provisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
85	Central banks (mln EUR, %	amount	amo	ount	guaranteed Stage 1 exposure	exposure exp	posure	amou	nt	amount	exposure guaranteed amount	exposure	exposure exposure	exposure	amount	amount	exposure guaranteed amount	exposure exposure	exposure
86 87	Central governments Regional governments or local authorities																		
88 89	Public sector entities Multilateral Development Banks																		
90 91	International Organisations Institutions																		
92 93	Corporates of which: 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 -
94 95 FRANCE	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 -
96 97	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	0	0	0 0	0	0 -	0 0	0	0 0	0 0	0 0 -
98 99	Items associated with particularly high risk Covered bonds																		
100 101	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																		
102 103	Equity Securitisation																		
104	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	0 0	0 0 -
105														_					

	97 98	99 100 101	102 103	104 105 106	107 108		olkswagen Bank	.13 114 115	116 117 11	18 119 120	121 122	123 124 125 126
Row Num (mln EUR,	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of stage 2 exposure which expose guaranteed amount	31/12/2021 Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure		Stage 2	Stage 3 exposure, of provis	ions for provisions for provisions for	Stage Ratio - Stage 1 exposure exposure guarai	ge 1 ure, of stage 2 ich exposure which guaranteed amount	Stage 3 exposure, of prov	ock of Stock of provisions for age 1 Stage 2 exposure Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations 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 0 -
of which: SME Retail of which: SME Note that the second of the second	0 0	0 0	0 0	0 0 0 -	0	0 0 0		0 0 0 -	0	0 0	0 0 0	0 0 0 -
Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0 0 0-	0	0 0	Public guarantees - Adverse Scenario 31/12/2022	0 0 0-	0	0 0	31/12/2023	0 0 0-
Row Num (mln EUR, 127 128 Central banks Central governments	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which exposure guaranteed amount	Stage 3 Stock of		Ctoro 1	Stage 2 exposure exposure exposure guaranteed amount	Stage 3 Sto exposure, of provis	ions for provisions for provisions for	Stage Ratio - Stage 1 exposure exposure guarar	ure, of Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of prov	ock of Stock of provisions for age 1 Stage 2 exposure Stage 3 exposure Stage 3
Regional governments or local authorities Public sector entities Multilateral Development Banks 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	0 0 0 -	0	0 0	0 0 0	0 0 0 -
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	0 0	0 0	0 0	0 0 0 -	0	0 0		0 0 0 -	0	0 0	0 0 0	0 0 0 -
146 147 Other exposures Standardised Total	Stage 1 exposure, of	Stage 2	31/12/2021 Stage 3 exposure, of provisions for	Stock of provisions for provisions for Stage 3	Stage 1 exposure, of	Stage 2		ck of Stock of provisions for provisions for	Stage Ratio - Stage exposu			ock of Stock of provisions for provisions for Stock of provisions for provisions for Stock of Stock of Provisions for Stock of Stock of Provisions for Stock of
Num 148 149 Central banks 150 Regional governments or local authorities 151 Public sector entities 152 Multilateral Development Banks 153 International Organisations (mln EUR, (mln EUR,	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount Stage expos	which guaranteed amount provisions for Stage 1 exposure	Stage 2 Stage 3		Stage 2 exposure exposure, of which guaranteed amount	exposure which Sta	ge 1 Stage 2 Stage 3	Stage 1 exposure whi guarar amo	ure, of sich exposure exposure, of which guaranteed amount	exposure which s	Stage 2 exposure Stage 3 exposure Stage 3 exposure
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 0 0 0	0 0 0 - 0 0 - 0 0 0 -
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	0 0 0	0 0 0 -
Row Num (mln EUR,		Stage 2 exposure, of Stage 2 exposure which expose guaranteed amount	31/12/2021 Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure		tio - Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	Stage 3 exposure, or provis		Stage Ratio - Stage 1 exposure exposure guarar	ure, of Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, or prov	ock of Stock of provisions for age 1 Stage 2 Stage 3 exposure exposure Stock of provisions for Stage 3 exposure
Central governments 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	0 0	0 0	0 0 0-	0	0 0	0 0 0	0 0 0 -
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)	0 0	0 0	0 0	0 0 0 -	0	0 0		0 0 0 -	0	0 0		0 0 0 -
186 187 Securitisation Other exposures Standardised Total	0 0	0 0	0 0 31/12/2021	0 0 0-	0		Public guarantees - Adverse Scenario 31/12/2022	0 0 0-	0	0 0	31/12/2023	0 0 0 -
Row Num 190 191 192 Central banks Central governments Regional governments or local authorities	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which exposure guaranteed amount	Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure		Stage 1 exposure exposure guaranteed amount	Stage 2 exposure exposure exposure guaranteed amount	Stage 3 exposure, or provis	ck of Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure	Stage Ratio - Stage 1 exposure exposure guarar	ure, of Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, or prov	Stock of provisions for Stage 2 exposure Stage 3 exposure Stage 3
Public sector entities Multilateral Development Banks 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	0 0 0 -	0	0 0	0 0 0	0 0 0 -
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	0 0	0 0	0 0	0 0 0 -	0	0 0		0 0 0 -	0	0 0		0 0 0 -
209 210 Other exposures Standardised Total	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of provisions for	Stock of Stock of Coverage Rate	Stage 1 exposure, of	Stage 2		0 0 0 -	Stage Ratio - Stage exposu			O O O - Ock of Stock of Stock of Coverage Rations for Provisions for Provisions for Stock of Coverage Rations for Stock of Co
Row Num 211 212 212 213 214 215 215 216 217 218 Central banks Central governments Central governments Public sector entities Multilatoral Parallel	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount Stage 2 exposure exposure, of which exposure exposure	which guaranteed amount provisions for Stage 1 exposure	of provisions for provisions for	stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount			Stage 1 exposure Stage 1 exposure guarar	ich exposure guaranteed	Stage 3 which prov	sions for provisions for Stage 2 Stage 3 exposure exposure
Multilateral Development Banks 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 0 0 0	0 0 0 0 0 0	0 0 0 - 0 0 0 - 0 0 0 -	0 0	0 0 0 0 0		0 0 0 - 0 0 - 0 0 0 -	0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 - 0 0 0 - 0 0 0 -
223 224 225 225 226 227 227 228 229 230 230 24 25 25 26 Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total												



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	517						
4		SEC-IAA	0						
5		Total	517						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	100	119	128	133	149	210	261
9	KEA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	100	119	128	133	149	210	261
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	2	Baseline scenario			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	46,480	47,305	47,579	47,898	46,671	46,834	47,125
2	Risk exposure amount for securitisations and re-securitisations	100	119	128	133	149	210	261
3	Risk exposure amount other credit risk	46,379	47,187	47,451	47,765	46,522	46,624	46,865
4	Risk exposure amount for market risk	322	322	322	322	322	322	322
5	Risk exposure amount for operational risk	3,755	3,755	3,755	3,755	3,755	3,755	3,755
6	Other risk exposure amounts	0	30	33	-13	-118	-172	-277
7	Total risk exposure amount	50,557	51,413	51,690	51,961	50,630	50,739	50,926
8	Total Risk exposure amount (transitional)	50,557	51,413	51,690	51,961	50,630	50,739	50,926
9	Total Risk exposure amount (fully loaded)	50,557	51,413	51,690	51,961	50,630	50,739	50,926



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	lverse Scenario	
RowN				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
um			(mln EUR,%)	31,01,1010							
1		A	OWN FUNDS		9,169					8,364	7,903
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		9,150	9,269	9,282	9,077	8,583	8,345	7,884
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		318	318	318	318	318	318	318
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		1,158	1,252	1,317	1,377	867	742	579
6		A.1.3	Accumulated other comprehensive income		-86	-86	-86	-86	-169	-169	-169
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-31	-31	-31
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-72	-72	-72	-72	-124	-124	-124
9		A.1.3.3	Other OCI contributions		-14	-14	-14	-14	-14	-14	-14
10		A.1.4	Other Reserves		8,691	8,691	8,691	8,691	8,691	8,691	8,691
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		0	0	0	0	0	0	0
10		A.1.7			2	2	2	2	2	2	2
13			Adjustments to CET1 due to prudential filters		-3	-5	-3	-5	-3	-5	-5
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-3	-3	-3	-3	-3	-3	-3
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)		-60	-46	-40	-37	-46	-40	-37
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	-125	-178	-248
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	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	-1	-61	-310	0	-45	-233
							_				
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
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		-4	-4	-4	-4	-4	-4	-4
25		A.1.15.1	Of which: from securitisation positions (-)		-4	-4	-4	-4	-4	-4	-4
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a		0	0	0	0	0	0	0
27		A.1.17	significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences		-864	-852	-850	-869	-946	-968	-1,010
						032	030	003	0	0	1,010
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment				-	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		0	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 31/12/17 ("static part")	0	0	0	0	0	0	0	0
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 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	n	n	0	0	n
40		A.1.23.2	Transitional adjustments due to grandiathered CETT Capital Institutionals (17) Transitional adjustments due to additional minority interests (+/-)		^			0		٥	0
					-		-	-	0	٥	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	U	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	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	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		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 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)		0	0	0	0	0	0	0
49		A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
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		0	0	0	0	0	0	0
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)		9,150	9,269	9,282	9,077	8,583	8,345	7,884
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		19		-	-	19	19	19
56		A.4.1	Tier 2 Capital instruments		19	19	19		10	10	10
30		A.4.1	Her Z capitar instrainents		. 19	19	19	19	19	19	19
57		A.4.2	Other Tier 2 Capital components and deductions		^	_	_	0			0
5/		A.4.Z	other her 2 capital components and deductions		0				U	U	U
58		A.4.3	Tier 2 transitional adjustments		^		0	0	0	0	0
		A.4.3.1						-		٥	
59			Of which: adjustments due to IFRS 9 transitional arrangements		0		0	0	U	0	0
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

			VOIKSWAGET DATIK	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	Iverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		50,557	51,413	51,690	51,961	50,630	50,739	50,926
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		18.10%	18.03%	17.96%	17.47%	16.95%	16.45%	15.48%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		18.10%	18.03%	17.96%	17.47%	16.95%	16.45%	15.48%
66		C.3	Total Capital ratio		18.14%	18.07%	17.99%	17.51%	16.99%	16.48%	15.52%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		9,150	9,269	9,282	9,077	8,583	8,345	7,884
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		9,150	9,269	9,282	9,077	8,583	8,345	7,884
69		D.3	TOTAL CAPITAL (fully loaded)		9,169	9,288	9,301	9,096	8,603	8,364	7,903
70		E.1	Common Equity Tier 1 Capital ratio		18.10%	18.03%	17.96%	17.47%	16.95%	16.45%	15.48%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		18.10%	18.03%	17.96%	17.47%	16.95%	16.45%	15.48%
72		E.3	Total Capital ratio		18.14%	18.07%	17.99%	17.51%	16.99%	16.48%	15.52%
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	0	0	0	0	0	0
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)		66,702	66,702	66,702	66,702	66,702	66,702	66,702
77		H.2	Total leverage ratio exposures (fully loaded)		66,702	66,702	66,702	66,702	66,702	66,702	66,702
78		Н.3	Leverage ratio (transitional)		13.72%	13.90%	13.92%	13.61%	12.87%	12.51%	11.82%
79		H.4	Leverage ratio (fully loaded)		13.72%	13.90%	13.92%	13.61%	12.87%	12.51%	11.82%
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		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
82	Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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		2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%
87		R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
88		R.1.1	Of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
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)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
90		R.2.1	Of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.51%	12.51%	12.51%	12.51%	12.51%	12.51%	12.51%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.14%	8.14%	8.14%	8.14%	8.14%	8.14%	8.14%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
		Actual		Baseline scenario			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	Net interest income	1,214	1,198	1,178	1,153	1,123	1,064	1,008
2	Interest income	1,709	1,652	1,639	1,626	1,627	1,589	1,549
3	Interest expense	-495	-455	-462	-473	-504	-525	-542
4	Dividend income	0	0	0	0	0	0	0
5	Net fee and commission income	263	109	109	109	91	91	91
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	4	3	3	3	-19	2	2
	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					-106		
8	Other operating income not listed above, net	1,287	1,143	1,143	1,143	1,094	1,095	1,095
9	Total operating income, net	2,768	2,453	2,433	2,409	2,184	2,253	2,197
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-241	42	-145	-159	-639	-592	-593
11	Other income and expenses not listed above, net	-1,635	-1,796	-1,803	-1,804	-1,960	-1,839	-1,838
12	Profit or (-) loss before tax from continuing operations	892	699	485	446	-416	-178	-234
	Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations	-183 0	-210	-145	-134	125	53	70
	Profit or (-) loss for the year	708	490	339	312	-291	-125	-164
	Amount of dividends paid and minority interests after MDA-related adjustments	411	396	274	252	0	0	0
	Attributable to owners of the parent net of estimated dividends	298	94	65	60	-291	-125	-164
18	Memo row: Impact of one-off adjustments	250	0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		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 (+)	383
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

um	Net issuance of Additional Her 1 and Her 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 (+/-)	0

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