



## PILLAR 3 DISCLOSURES 31/12/2022

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### General provisions

Disclosure reference date:

01/06/2023

Reference period:

31/12/2022

Reporting currency:

EUR

Disclosing institution:

VAN DE PUT & CO Private Bankers

LEI: 54930084TZJBK6D1AY92

Accounting standard used:

BGAAP

Scope of consolidation:

Individual

## Template EU KM1 - Key metrics template

	31/12/2022	30/09/2022	30/06/2022	31/03/2022	31/12/2021
<b>Available own funds (amounts)</b>					
Common Equity Tier 1 (CET1) capital	18.617.220	11.899.685	11.887.081	17.479.518	17.466.914
Tier 1 capital	18.617.220	11.899.685	11.887.081	17.479.518	17.466.914
Total capital	18.617.220	11.899.685	11.887.081	17.479.518	17.466.914
<b>Risk-weighted exposure amounts</b>					
Total risk exposure amount	61.572.718	58.380.898	59.744.581	63.916.793	63.767.366
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
Common Equity Tier 1 ratio (%)	30,24%	20,38%	19,90%	27,35%	27,39%
Tier 1 ratio (%)	30,24%	20,38%	19,90%	27,35%	27,39%
Total capital ratio (%)	30,24%	20,38%	19,90%	27,35%	27,39%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>					
Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2,53%	2,53%	2,53%	2,53%	2,53%
of which: to be made up of CET1 capital (percentage points)	1,42%	1,42%	1,42%	1,42%	1,42%
of which: to be made up of Tier 1 capital (percentage points)	1,90%	1,90%	1,90%	1,90%	1,90%
Total SREP own funds requirements (%)	10,53%	10,53%	10,53%	10,53%	10,53%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>					
Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Institution specific countercyclical capital buffer (%)	0,10%	0,05%	0,02%	0,02%	0,02%
Systemic risk buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Global Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Other Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Combined buffer requirement (%)	2,60%	2,55%	2,52%	2,52%	2,52%
Overall capital requirements (%)	13,13%	13,08%	13,05%	13,05%	13,05%
CET1 available after meeting the total SREP own funds requirements (%)	19,71%	9,85%	9,37%	16,82%	16,86%
<b>Leverage ratio</b>					
Total exposure measure	186.807.568	201.380.736	179.547.140	179.370.068	179.118.632
Leverage ratio (%)	9,97%	5,91%	6,62%	9,74%	9,75%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>					
Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%	0,00%
of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
Total SREP leverage ratio requirements (%)	0,00%	0,00%	0,00%	0,00%	0,00%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>					
Leverage ratio buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%	3,00%	0,00%
<b>Liquidity Coverage Ratio</b>					
Total high-quality liquid assets (HQLA) (Weighted value - average)	129.976.062	143.090.016	119.301.041	120.833.808	123.011.941
Cash outflows - Total weighted value	19.421.591	22.679.034	20.751.331	49.124.703	61.319.652
Cash inflows - Total weighted value	26.901.345	27.279.237	28.070.699	24.358.770	24.530.046
Total net cash outflows (adjusted value)	4.855.398	5.669.758	5.187.833	24.765.933	36.789.605
Liquidity coverage ratio (%)	2676,94%	2523,74%	2299,63%	487,90%	334,37%
<b>Net Stable Funding Ratio</b>					
Total available stable funding	169.377.311	174.532.283	154.814.099	130.757.766	118.831.632
Total required stable funding	40.724.804	42.408.554	43.848.172	41.735.152	39.314.831
NSFR ratio (%)	415,91%	411,55%	353,07%	313,30%	302,26%


**Template EU OV1 – Overview of total risk exposure amounts**

	Total risk exposure amounts (TREA)		Total own funds requirements
	31/12/2022	31/12/2021	31/12/2022
<b>Credit risk (excluding CCR)</b>	41.360.487	43.544.513	3.308.839
Of which the standardised approach	41.360.487	43.544.513	3.308.839
Of which the Foundation IRB (F-IRB) approach			
Of which slotting approach			
Of which equities under the simple riskweighted approach			
Of which the Advanced IRB (A-IRB) approach			
<b>Counterparty credit risk – CCR</b>			
Of which the standardised approach			
Of which internal model method (IMM)			
Of which exposures to a CCP			
Of which credit valuation adjustment - CVA			
Of which other CCR			
Not applicable			
Not applicable			
Not applicable			
Not applicable			
Not applicable			
Settlement risk			
<b>Securitisation exposures in the non-trading book (after the cap)</b>			
Of which SEC-IRBA approach			
Of which SEC-ERBA (including IAA)			
Of which SEC-SA approach			
Of which 1250% / deduction			
<b>Position, foreign exchange and commodities risks (Market risk)</b>	1.601.347	4.485.777	128.108
Of which the standardised approach	1.601.347	4.485.777	128.108
Of which IMA			
<b>Large exposures</b>			
<b>Operational risk</b>	18.610.884	15.737.076	1.488.871
Of which basic indicator approach	18.610.884	15.737.076	1.488.871
Of which standardised approach			
Of which advanced measurement approach			
Amounts below the thresholds for deduction (subject to 250% risk weight)			
Not applicable			
Not applicable			
Not applicable			
Not applicable			
<b>Total</b>	<b>61.572.718</b>	<b>63.767.366</b>	<b>4.925.818</b>

Table EU OVB - Disclosure on governance arrangements

VAN DE PUT & Co gives every employee equal opportunities, with the focus on talent regardless of gender, age, disability, belief, philosophy, marital status, birth, wealth, political opinion, language, health status, gender identity and expression, physical or genetic characteristics, social, cultural or ethnic origin.



Template EU CC1 - Composition of regulatory own funds

	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 (CET1) capital: Instruments and reserves</b>		
Capital instruments and the related share premium accounts	3.100.000	
of which: Instrument type 1	3.100.000	1
of which: Instrument type 2		
of which: Instrument type 3		
Retained earnings		
Accumulated other comprehensive income (and other reserves)	15.684.484	2
Funds for general banking risk		
Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		
Minority interests (amount allowed in consolidated CET1)		
Independently reviewed interim profits net of any foreseeable charge or dividend		
Common Equity Tier 1 (CET1) capital before regulatory adjustments	18.784.484	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>		
Additional value adjustments (negative amount)		
Intangible assets (net of related tax liability) (negative amount)	- 167.264	3
Not applicable		
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		
Negative amounts resulting from the calculation of expected loss amounts		
Any increase in equity that results from securitised assets (negative amount)		
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		
Defined-benefit pension fund assets (negative amount)		
Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)		
Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Not applicable		
Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		
of which: qualifying holdings outside the financial sector (negative amount)		
of which: securitisation positions (negative amount)		
of which: free deliveries (negative amount)		
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
Amount exceeding the 17.65% threshold (negative amount)		
of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		
Not applicable		
of which: deferred tax assets arising from temporary differences		
Losses for the current financial year (negative amount)		
Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		
Not applicable		
Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
Other regulatory adjustments		
Total regulatory adjustments to Common Equity Tier 1 (CET1)	- 167.264	
Common Equity Tier 1 (CET1) capital	18.617.220	

## Template EU CC1 - Composition of regulatory own funds

	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Additional Tier 1 (AT1) capital: instruments</b>		
Capital instruments and the related share premium accounts		
of which: classified as equity under applicable accounting standards		
of which: classified as liabilities under applicable accounting standards		
Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		
Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		
of which: instruments issued by subsidiaries subject to phase out		
Additional Tier 1 (AT1) capital before regulatory adjustments		
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>		
Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
Not applicable		
Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
Other regulatory adjustments to AT1 capital		
Total regulatory adjustments to Additional Tier 1 (AT1) capital		
Additional Tier 1 (AT1) capital		
Tier 1 capital (T1 = CET1 + AT1)	18.617.220	
<b>Tier 2 (T2) capital: instruments</b>		
Capital instruments and the related share premium accounts		
Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR		
Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2		
Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2		
Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		
of which: instruments issued by subsidiaries subject to phase out		
Credit risk adjustments		
Tier 2 (T2) capital before regulatory adjustments		
<b>Tier 2 (T2) capital: regulatory adjustments</b>		
Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		
Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Not applicable		
Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
Not applicable		

## Template EU CC1 - Composition of regulatory own funds

	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
Other regulatory adjustments to T2 capital		
Total regulatory adjustments to Tier 2 (T2) capital		
Tier 2 (T2) capital		
Total capital (TC = T1 + T2)	18.617.220	
Total Risk exposure amount	61.572.718	
Capital ratios and requirements including buffers		
Common Equity Tier 1 capital	30,24%	
Tier 1 capital	30,24%	
Total capital	30,24%	
Institution CET1 overall capital requirements	13,13%	
of which: capital conservation buffer requirement	2,50%	
of which: countercyclical capital buffer requirement	0,10%	
of which: systemic risk buffer requirement		
of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement		
of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1,42%	
Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	25,74%	
National minima (if different from Basel III)		
Not applicable		
Not applicable		
Not applicable		
Amounts below the thresholds for deduction (before risk weighting)		
Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		
Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		
Not applicable		
Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)		
Applicable caps on the inclusion of provisions in Tier 2		
Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
Cap on inclusion of credit risk adjustments in T2 under standardised approach		
Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
Current cap on CET1 instruments subject to phase out arrangements		
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
Current cap on AT1 instruments subject to phase out arrangements		
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
Current cap on T2 instruments subject to phase out arrangements		
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

	Balance sheet as in published financial statements	Reference
<i>Assets - Breakdown by asset classes according to the balance sheet in the published financial statements</i>		
Kas, tegoeden bij centrale banken, postcheque- en girodiensten - ENGELSE VERTALING (2022)	109.397.980	
<b>Vorderingen op kredietinstellingen - ...</b>	25.800.159	
Vorderingen op cliënten	1.213.084	
Obligaties en andere vastrentende effecten	37.373.140	
Aandelen en andere niet-vastrentende effecten	8.662.671	
Oprichtingskosten en immateriële vaste activa	167.264	3
Materiële vaste activa	2.533.430	
Overige activa	1.462.714	
Overlopende rekeningen	376.454	
<b>Total assets</b>	<b>186.986.896</b>	
<i>Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements</i>		
Schulden bij cliënten	167.082.633	
Overige schulden	1.119.779	
Overlopende rekeningen		
<b>Total liabilities</b>	<b>168.202.412</b>	
<b>Shareholders' Equity</b>		
Kapitaal	3.100.000	7
Reserves	15.684.484	2
<b>Total shareholders' equity</b>	<b>18.784.484</b>	





Template EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

Issuer	VAN DE PUT & CO Private Bankers Comm. VA
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
Public or private placement	Private
Governing law(s) of the instrument	Laws of Belgium
Contractual recognition of write down and conversion powers of resolution authorities	N/A
<i>Regulatory treatment</i>	
Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1
Post-transitional CRR rules	Common Equity Tier 1
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo
Instrument type (types to be specified by each jurisdiction)	Voting ordinary shares issued directly by a "société en commandite par actions" (art. 657 Belgian Company Code)
Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	
Nominal amount of instrument	EUR 3 million
Issue price	N/A
Redemption price	N/A
Accounting classification	Shareholders' equity
Original date of issuance	N/A
Perpetual or dated	Perpetual
Original maturity date	N/A
Issuer call subject to prior supervisory approval	No
Optional call date, contingent call dates and redemption amount	N/A
Subsequent call dates, if applicable	N/A
<i>Coupons / dividends</i>	
Fixed or floating dividend/coupon	N/A
Coupon rate and any related index	N/A
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
Existence of step up or other incentive to redeem	N/A
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	N/A
If convertible, conversion trigger(s)	N/A
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Write-down features	N/A
If write-down, write-down trigger(s)	N/A
If write-down, full or partial	N/A
If write-down, permanent or temporary	N/A
If temporary write-down, description of write-up mechanism	N/A
Type of subordination (only for eligible liabilities)	N/A
Ranking of the instrument in normal insolvency proceedings	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
Non-compliant transitioned features	N/A
If yes, specify non-compliant features	N/A
Link to the full term and conditions of the instrument (signposting)	N/A

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercycl ical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book			
BE	11.302.508					11.302.508	904.201			904.201	32,12%	
BR	2.166					2.166	173			173	0,01%	
CH	2.767.439					2.767.439	221.395			221.395	7,86%	
CZ	613.313					613.313	49.065			49.065	1,74%	1,50%
DE	827.891					827.891	66.231			66.231	2,35%	
DK	971.546					971.546	77.724			77.724	2,76%	2,00%
ES	605.797					605.797	48.464			48.464	1,72%	
FR	7.188.013					7.188.013	575.041			575.041	20,42%	
UK	1.212.753					1.212.753	97.020			97.020	3,45%	
IE	606.328					606.328	48.506			48.506	1,72%	
IT	1.014.021					1.014.021	81.122			81.122	2,88%	
JE	805.910					805.910	64.473			64.473	2,29%	
JP	402.320					402.320	32.186			32.186	1,14%	
LU	434.278					434.278	34.742			34.742	1,23%	0,50%
NL	2.000.026					2.000.026	160.002			160.002	5,68%	
SE	390.946					390.946	31.276			31.276	1,11%	1,00%
US	4.047.347					4.047.347	323.788			323.788	11,50%	
<b>Total</b>	<b>35.192.602</b>					<b>35.192.602</b>	<b>2.815.409</b>			<b>2.815.409</b>	<b>100,0%</b>	<b>0,10%</b>



## Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

Total risk exposure amount	61.572.718
Institution specific countercyclical capital buffer rate	0,10%
Institution specific countercyclical capital buffer requirement	60.731

## Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

	Applicable amount
Total assets as per published financial statements	186.986.896
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	
(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
(Adjustment for temporary exemption of exposures to central banks (if applicable))	
(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	
Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
Adjustment for eligible cash pooling transactions	
Adjustment for derivative financial instruments	
Adjustment for securities financing transactions (SFTs)	
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	
(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
Other adjustments	179.328
<b>Total exposure measure</b>	<b>186.807.568</b>



Template EU LR2 - LRCom: Leverage ratio common disclosure

	CRR leverage ratio exposures	
	31/12/2022	31/12/2021
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
On-balance sheet items (excluding derivatives, SFTs, but including collateral)	186.974.832	161.731.149
Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework		
(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
(General credit risk adjustments to on-balance sheet items)		
(Asset amounts deducted in determining Tier 1 capital)	- 167.264	- 251.487
<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>186.807.568</b>	<b>161.479.662</b>
<b>Derivative exposures</b>		
Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)		
Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions		
Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
Exposure determined under Original Exposure Method		
(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)		
Adjusted effective notional amount of written credit derivatives		
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
<b>Total derivatives exposures</b>		
<b>Securities financing transaction (SFT) exposures</b>		
Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions		
(Netted amounts of cash payables and cash receivables of gross SFT assets)		
Counterparty credit risk exposure for SFT assets		
Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
Agent transaction exposures		
(Exempted CCP leg of client-cleared SFT exposure)		
<b>Total securities financing transaction exposures</b>		
<b>Other off-balance sheet exposures</b>		
Off-balance sheet exposures at gross notional amount		
(Adjustments for conversion to credit equivalent amounts)		
(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)		
<b>Off-balance sheet exposures</b>		
<b>Excluded exposures</b>		
(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
(Excluded exposures of public development banks (or units) - Public sector investments)		
(Excluded exposures of public development banks (or units) - Promotional loans)		
(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
(Excluded guaranteed parts of exposures arising from export credits)		
(Excluded excess collateral deposited at triparty agents)		
(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
(Reduction of the exposure value of pre-financing or intermediate loans)		
<b>(Total exempted exposures)</b>		
<b>Capital and total exposure measure</b>		
Tier 1 capital	18.617.220	18.463.503
<b>Total exposure measure</b>	<b>186.807.568</b>	<b>161.479.662</b>
<b>Leverage ratio</b>		
Leverage ratio (%)	9,97%	11,43%
Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	9,97%	11,43%

## Template EU LR2 - LRCom: Leverage ratio common disclosure

	CRR leverage ratio exposures	
	31/12/2022	31/12/2021
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	9,97%	11,43%
Regulatory minimum leverage ratio requirement (%)	3,00%	3,00%
Additional own funds requirements to address the risk of excessive leverage (%)		
of which: to be made up of CET1 capital		
Leverage ratio buffer requirement (%)		
Overall leverage ratio requirement (%)		
Choice on transitional arrangements and relevant exposures		
Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values		
Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

	CRR leverage ratio exposures
Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	
Trading book exposures	
Banking book exposures, of which:	186.807.568
Covered bonds	
Exposures treated as sovereigns	124.784.523
Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	
Institutions	28.590.254
Secured by mortgages of immovable properties	
Retail exposures	32.420
Corporates	22.136.682
Exposures in default	
Other exposures (eg equity, securitisations, and other non-credit obligation assets)	11.263.689



Table EU LRA: Disclosure of LR qualitative information

Description of the processes used to manage the risk of excessive leverage:	The bank tracks closely its leverage financing. In the RAF, the leverage ratio is one of the indicators that are systematically included in the periodic reports to management. The RAF limits framework provides for a minimum red zone of 4% and a green zone from 11% upwards. The financial department also reports on this ratio and includes it in all internal reports.
Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers:	The <b>bank's</b> leverage ratio has fallen slightly compared with the previous year owing to the increase in the on-balance sheet exposures with the reinvestment of funds received from the growth of sight deposits. The bank has not opted to make use of the temporary exclusion of certain exposures to central banks from the measurement of the total exposure in the context of the COVID-19 pandemic.





Table EU LIQA - Liquidity risk management

Strategies and processes in the management of the liquidity risk, including policies on diversification in the sources and tenor of planned funding.	The bank has no specific strategy to raise funds. The funds owed to the bank are short term deposits from retail clients that they could use for investment opportunities in the securities market.
Structure and organisation of the liquidity risk management function (authority, statute, other arrangements).	The risk management function is responsible for operational (day-to-day) management of liquidity risk and ensuring continued adherence to Risk Appetite and regulatory limits. He is also responsible for the internal reporting to the management bodies. The internal audit, assures an independent review and challenge of the bank's liquidity (risk) management processes.
A description of the degree of centralisation of liquidity management and interaction between the group's units	Not applicable because the bank has no group units.
Scope and nature of liquidity risk reporting and measurement systems.	The bank tracks closely its liquidity risk. In the RAF, the liquidity coverage ratio, the net stable funding ratio and the asset encumbrance ratio are indicators that are systematically included in the periodic reports to management. The financial department also reports on this ratio's and includes it in all internal reports.
Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants.	The bank does not involve in the mitigation of liquidity risk via hedging instruments.
An outline of the bank's contingency funding plans.	Trough the internal reporting of the indicators included in the RAF and stress testing, the management bodies are fully aware of the evolving situation.
An explanation of how stress testing is used.	Liquidity stress tests are measured regularly on various maturities with the effect on all the liquidity indicators mentioned in the RAF. The availability of a sufficient liquidity buffer is measured daily by the bank.
A declaration approved by the management body on the adequacy of liquidity risk management arrangements of the institution providing assurance that the institution's profile and strategy.	The bank's ILAAP describes the full set of processes, policies and other mechanisms employed to manage, monitor and control liquidity risks. The ILAAP and associated architecture is under continuous review to ensure it remains appropriate for the nature and extent of liquidity risks to which the bank is exposed.
A concise liquidity risk statement approved by the management body succinctly describing the institution's overall liquidity risk profile associated with the business strategy. This statement shall include key ratios and figures (other than those already covered in the EU LIQ1 template under this ITS ) providing external stakeholders with a comprehensive view of the institution's management of liquidity risk, including how the liquidity risk profile of the institution interacts with the risk tolerance set by the management body.	The bank's liquidity risk profile is very risk-adverse and therefore in line with the low liquidity tolerance set by the management body. More than 65% of deposits owed to the bank are held in Central Bank money and reflects its ability to sustain a major stress.



Template EU LIQ1 - Quantitative information of LCR

Quarter ending on	Total weighted value (average)			
	31/12/2022	30/09/2022	30/06/2022	31/03/2022
Number of data points used in the calculation of averages	12	12	12	12
<b>TOTAL ADJUSTED VALUE</b>				
LIQUIDITY BUFFER	130.147.578	127.928.713	130.816.683	125.986.025
TOTAL NET CASH OUTFLOWS	14.623.758	22.387.764	29.950.846	27.980.115
LIQUIDITY COVERAGE RATIO	1675%	1128%	609%	840%

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1

Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The main driver of the decrease in the LCR ratio is the increase of both retail- and financial client deposits. The regulatory required minimum is 100% and the bank's LCR and NSFR are thus well above these minima.
Explanations on the changes in the LCR over time	The LCR is mostly driven by a significantly fall of the net liquidity outflows (- 87%).
Explanations on the actual concentration of funding sources	The institution is mostly funded by short term deposits from retail clients.
High-level description of the composition of the institution's liquidity buffer.	The liquidity buffer consists of excess monetary reserve element (LCR level 1) and liquid securities (level 2B). The level 1 liquid assets are the most important element of the bank's liquidity buffer.
Derivative exposures and potential collateral calls	Not applicable.
Currency mismatch in the LCR	Most of the activities are denominated in euro. There is a small currency risk, but mostly on closely correlated currencies.
Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	Not applicable.



Template EU LIQ2: Net Stable Funding Ratio

	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>					
Capital items and instruments	18.617.220				18.617.220
<i>Own funds</i>	18.617.220				18.617.220
<i>Other capital instruments</i>					
Retail deposits		163.664.800			150.692.547
<i>Stable deposits</i>		67.884.539			64.490.312
<i>Less stable deposits</i>		95.780.261			86.202.235
Wholesale funding:		135.087			67.544
<i>Operational deposits</i>		117.271			58.636
<i>Other wholesale funding</i>		17.816			8.908
<b>Interdependent liabilities</b>					
Other liabilities:		4.102.082			-
<i>NSFR derivative liabilities</i>					
<i>All other liabilities and capital instruments not included in the above categories</i>		4.102.082			-
<b>Total available stable funding (ASF)</b>					<b>169.377.311</b>
<b>Required stable funding (RSF) Items</b>					
Total high-quality liquid assets (HQLA)					6.707.755
Assets encumbered for a residual maturity of one year or more in a cover pool					
Deposits held at other financial institutions for operational purposes					
Performing loans and securities:		2.439.153		17.361.011	15.976.436
<i>Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut</i>					
<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>					
<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:</i>					
<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>					
<i>Performing residential mortgages, of which:</i>					
<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>					
<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>		2.439.153		17.361.011	15.976.436
<b>Interdependent assets</b>					
Other assets:					
<i>Physical traded commodities</i>					
<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>					
<i>NSFR derivative assets</i>					
<i>NSFR derivative liabilities before deduction of variation margin posted</i>					
<i>All other assets not included in the above categories</i>		31.541.367			18.040.613
<b>Off-balance sheet items</b>					
Total RSF					40.724.804
<b>Net Stable Funding Ratio (%)</b>					<b>415,91%</b>

Template EU CR1: Performing and non-performing exposures and related provisions

	Gross carrying amount/nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures		Non-performing exposures		Performing exposures - accumulated impairment and provisions		Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			On performing exposures	On non-performing exposures
	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3			
Cash balances at central banks and other demand deposits	135.222.914										
Loans and advances	1.216.032										
<i>Central banks</i>											
<i>General governments</i>											
<i>Credit institutions</i>											
<i>Other financial corporations</i>	1.007.930										
<i>Non-financial corporations</i>											
<i>Of which SMEs</i>											
<i>Households</i>	208.102										
Debt securities	38.449.685										
<i>Central banks</i>											
<i>General governments</i>	14.040.029										
<i>Credit institutions</i>											
<i>Other financial corporations</i>	4.839.262										
<i>Non-financial corporations</i>	19.570.394										
Off-balance-sheet exposures											
<i>Central banks</i>											
<i>General governments</i>											
<i>Credit institutions</i>											
<i>Other financial corporations</i>											
<i>Non-financial corporations</i>											
<i>Households</i>											
<b>Total</b>	<b>174.888.631</b>				<b>795.472</b>						

## Template EU CQ1: Credit quality of forborne exposures

	Gross carrying amount/nominal amount of exposures with forbearance measures		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
		Of which defaulted	Of which impaired			
Cash balances at central banks and other demand deposits						
Loans and advances						
<i>Central banks</i>						
<i>General governments</i>						
<i>Credit institutions</i>						
<i>Other financial corporations</i>						
<i>Non-financial corporations</i>						
<i>Households</i>						
Debt Securities	400.000			-	396.180	
Loan commitments given						
<b>Total</b>	<b>400.000</b>			<b>-</b>	<b>396.180</b>	



Template EU CQ3: Credit quality of performing and non-performing exposures by past due days

	Gross carrying amount/nominal amount										
	Performing exposures		Non-performing exposures								
	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
Cash balances at central banks and other demand deposits	135.222.914	135.222.914									
Loans and advances	1.216.032	1.216.032									
<i>Central banks</i>											
<i>General governments</i>											
<i>Credit institutions</i>											
<i>Other financial corporations</i>	1.007.930	1.007.930									
<i>Non-financial corporations</i>											
<i>Of which SMEs</i>											
<i>Households</i>	208.102	208.102									
Debt securities	38.449.685	38.449.685									
<i>Central banks</i>											
<i>General governments</i>	14.040.029	14.040.029									
<i>Credit institutions</i>											
<i>Other financial corporations</i>	4.839.262	4.839.262									
<i>Non-financial corporations</i>	19.570.394	19.570.394									
Off-balance-sheet exposures											
<i>Central banks</i>											
<i>General governments</i>											
<i>Credit institutions</i>											
<i>Other financial corporations</i>											
<i>Non-financial corporations</i>											
<i>Households</i>											
<b>Total</b>	<b>174.888.631</b>	<b>174.888.631</b>									

**Template EU CR4 – standardised approach – Credit risk exposure and CRM effects**

Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
Central governments or central banks	124.784.523		124.784.523			0,00%
Regional government or local authorities						
Public sector entities						
Multilateral development banks						
International organisations						
Institutions	28.590.254		28.590.254		6.167.887	21,57%
Corporates	22.136.682		22.136.682		23.904.625	107,99%
Retail	32.420		32.420		24.315	75,00%
Secured by mortgages on immovable property						
Exposures in default						
Exposures associated with particularly high risk						
Covered bonds						
Institutions and corporates with a short-term credit assessment						
Collective investment undertakings						
Equity	8.662.671		8.662.671		8.662.671	100,00%
Other items	2.601.018		2.601.018		2.600.989	100,00%
<b>TOTAL</b>	<b>186.807.568</b>		<b>186.807.568</b>		<b>41.360.487</b>	<b>22,14%</b>





## Template EU MR1 - Market risk under the standardised approach

	RWEAs
Outright products	1.601.347
Interest rate risk (general and specific)	
Equity risk (general and specific)	
Foreign exchange risk	1.601.347
Commodity risk	
Options	
Simplified approach	
Delta-plus approach	
Scenario approach	
Securitisation (specific risk)	
Total	1.601.347



Template EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts

Banking activities	Relevant Indicator			Own funds requirements	Risk exposure amount
	31/12/2020	31/12/2021	31/12/2022		
Banking activities subject to basic indicator approach (BIA)	8.491.672	8.180.101	13.105.642	1.488.871	18.610.884
Banking activities subject to standardised (TSA) / alternative standardised (ASA) approaches					
<i>Subject to TSA:</i>					
<i>Subject to ASA:</i>					
Banking activities subject to advanced measurement approaches AMA					

Template EU AE1 - Encumbered and unencumbered assets

	Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
		of which notionally eligible EHOLA and HOLA		of which notionally eligible EHOLA and HOLA		of which EHOLA and HOLA		of which EHOLA and HOLA
Assets of the disclosing institution	144.623				183.246.991	11.886.952		
Equity instruments					9.059.513	8.631.504	35.515.208	3.122.743
Debt securities					36.947.468	3.328.296		
of which: covered bonds								
of which: securitisations								
of which: issued by general governments					13.029.966		13.018.016	
of which: issued by financial corporations					4.756.126		4.318.531	
of which: issued by non-financial corporations					19.020.997	3.328.296	17.629.687	3.122.743
Other assets	144.623				10.795.267			

The items above are disclosed using median values. Median values are rolling quarterly medians over the previous twelve months and are determined by interpolation.

Table EU AE4 - Accompanying narrative information

The encumbered assets are due to the margin call for LCH.Clearnet and are of very low importance to the institution's business model. This is liquidity held on Eurosystem level and is therefore of very high credit quality.

Most of the equity instruments, debt securities and other assets mentioned in column 060 'Carrying amount of unencumbered assets' in template EU AE1 would not be deemed available for encumbrance in the normal course of its business.

Due to the inexistence of 'collateral received and own debt securities issued' and 'matching liabilities, contingent liabilities or securities lent', templates EU AE2 and EU AE 3 are not disclosed.