

# **Disclosure report of FIS Privatbank S.A.**

**Disclosure in accordance with CRR as at  
31.12.2022**

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## Abbreviation list

ABS	Asset Backed Securities (forderungsbesichertes Wertpapier)
Para.	Paragraph
PLC	Public Limited Company
Art.	Article
resp.	respectively
CET	Common Equity Tier
CRD	Capital Requirements Directive
CRR	Capital Requirements Regulation
CSSF	Commission de Surveillance du Secteur Financier
i.e.	that is
EBA	European Banking Authority
ECAI	External Credit Assessment Institutions
EUR	Euro
S. Allow.	Specific Allowance(s)
EEA	European Economic Area
FIS	FIS Privatbank S.A.
Inc.	Income Statement
HGB	German Commercial Code
IFRS	International Financial Reporting Standards
IRB	Internal Ratings Based
i.e.	in the Sense
ISIN	International Securities Identification Number
i.e. w.	in conjunction with
n.a.	not applicable (not relevant)
KSA	Standardized Approach for Credit Risk
LR	Leverage ratio
Mill.	Million
No.	Number
OGA	Organismus für gemeinsame Anlagen
OTC	Over-the-counter
QCCP	Capital requirements for bank exposures to central counterparties
S.A.	Société anonyme
SolvV	Solvency Regulation
etc.	et cetera
e.g.	for example

# 1 General information

## 1.1 Introduction and general information

Since the revision of regulatory provisions for the adequate capitalization of internationally active banks by the Basel Committee on Banking Supervision in 2004, the basic concept consists of three complementary pillars. The third pillar complements the quantitative requirements of the first pillar (especially minimum capital requirements) and the internal risk management as well as supervisory review processes (second pillar). With the third pillar, the supervisory authority aims to increase market discipline by providing market participants with comprehensive information on the risk profile of an institution.

On January 1, 2014, Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms, Capital Requirements Regulation (CRR), which is directly applicable in Member States, and Directive 2013/36/EU on access to the activity of credit institutions and investment firms, Capital Requirements Directive (CRD IV), came into force. These regulations were directly transposed into national law.

The basis for the quantitative information in this report is the IFRS, which, as of the reporting date, formed the basis for the preparation of supervisory reports according to CRR at FIS.

## 1.2 Scope (Art. 431, 436 CRR) and Limitations of Disclosure Obligations (Art. 432 CRR)

The following explanations contain information regarding the scope of disclosure in accordance with Articles 431 and 436 CRR, as well as, if applicable, limitations on disclosure obligations pursuant to Article 432 CRR.

FIS Privatbank S.A. (FIS) is a legally independent credit institution under the supervision of the Commission de Surveillance du Secteur Financier (CSSF). It holds a direct stake in Inter-Portfolio Verwaltungsgesellschaft S.A. (IP) (95.30%), which is neither consolidated (deviating fiscal year from May 1 to April 30) nor deducted from FIS's own funds. IP is an investment management company under Luxembourg law, primarily engaged in the establishment and administration of Undertakings for Collective Investment in Transferable Securities (UCITS).

	EUR	
	Shares in affiliated companies	Equity Investments
Gross value on 01.01.2022	221.994	216.716
Inflows	11.503	0
Outflows	0	216.716
Gross value on 31.12.2022	233.497	0
Accumulated depreciation	0	0
Cumulative premiums/discounts	0	0
Net worth on 31.12.2022	233.497	0
Net worth on 31.12.2021	221.994	216.716

To ensure the growth trajectory, a capital increase took place in the fiscal year 2022. Since August 19, 2022, 90.1% (previously 100%) of the bank's capital is held by SFO GmbH, Goldschmiedgasse 2/6.5, AT-1010 Vienna. Gerd Alexander Schütz is the 100% shareholder and Ultimate Beneficial Owner (UBO) of SFO GmbH. Since August 19, 2022, 9.9% of the capital is held by Helavik Limited, 50 Town Range, Gibraltar, whose shares are 100% owned by Tuan Tran Anh, Gibraltar.

As a result, the disclosures in FIS's disclosure report are exclusively institution-specific.

In accordance with Article 436, letters c) to e) of the Capital Requirements Regulation (CRR), FIS declares that there are no restrictions or obstacles to the transfer of funds or equity between parent and subsidiary companies. As of December 31, 2022, there was no equity shortfall in the subsidiary company Inter-Portfolio Verwaltungsgesellschaft S.A.

FIS, following the principle of proportionality for small, less significant credit institutions, avails itself of the exemptions provided under Article 432 CRR to exclude certain non-material and confidential information or trade secrets from disclosure.

An explanation for the non-disclosure of non-material or confidential information or trade secrets is documented as follows.

The following exceptions were applied:

- Quantitative disclosure contents, such as risk positions constituting less than 5% of the total positions, are reported as "other items." Further breakdown below the 5% threshold is not necessary from a materiality perspective.
- Customer-related information that could allow inferences about customers was not disclosed. Reason: Contractual, data protection-relevant contents are protected.

In addition, the following disclosure requirements of the CRR are currently not relevant to FIS:

- Art. 435 (2) letter d) CRR (no separate risk committee has been formed)
- Art. 437 (1) Buchstaben b) und c) CRR (no issuance of capital instruments)
- Art. 441 CRR (FIS is not a globally systemically important institution)
- Art. 449 CRR (no securitization positions exist)
- Art. 452 CRR (the Internal Ratings-Based (IRB) approach is not applied for credit risk determination; the Standardized Approach (KSA) is used.)
- Art. 454 bis Art. 455 CRR are not relevant to FIS

### **1.3 Compensation Policy (Art. 450 CRR)**

The FIS has its own Compensation Policy Directive in accordance with CSSF Circulars 10/437, 11/505, 14/585, 14/594, 15/622, 17/658, and 22/797, as well as Directive 2013/36/EU (CRD IV) and 2019/2034 (IFD), including EBA Directive 2021/04, which was transposed into national law by the law of July 23, 2015. The Compensation Policy Directive is reviewed annually by the FIS Supervisory Board and adjusted if necessary. This directive applies to all employees of FIS. The Executive Board, identified employees, executives, as well as staff, are treated separately. This division/grouping is preceded by a quali-

tative and quantitative assessment in accordance with the criteria of the EU Commission Delegated Regulation EU/2021/923. Due to qualitative criteria, the Executive Board and the Head of Treasury are classified as individuals whose activities significantly impact the risk profile of FIS (identified employees) because of their result-relevant function and competencies. Quantitative criteria do not apply. No employee at FIS reaches the total compensation levels mentioned in the regulation. The goal of the compensation policy is to prevent the assumption of excessive risks for the purpose of obtaining higher compensation. Individuals included in the scope receive a fixed annual salary and, if applicable, variable compensation. In addition, market-standard benefits (e.g., company cars and, if applicable, company pension plans) are granted. This provision is based on internal and discretionary guidelines that do not provide incentives to take inappropriate risks.

For variable compensation, the Supervisory Board annually agrees on quantitative and qualitative objectives with the relevant individuals. The calculation of variable compensation is based on a system using key performance indicators and planned figures. The Supervisory Board determines the amount of variable compensation based on the differently weighted target specifications and achieved results. Both the overall success of the bank and the degree of achievement of individual goals agreed upon with the relevant individuals are considered in the assessment. A fundamental requirement for granting variable compensation is a defined minimum overall success of the bank. If this is met, even if all individual goals are exceeded, the variable compensation component cannot exceed 100% of the fixed annual salary.

Variable compensation is granted exclusively in cash. Other instruments (e.g., stock shares, options) are not utilized. The Supervisory Board has the authority to withhold or reclaim variable compensation if circumstances justify such action.

As a small, less significant institution, FIS is not obligated under Article 450(2) of the CRR to publicly disclose quantitative information about its compensation policy. Moreover, reference is made to the annex disclosures of the 2022 annual report.

#### **1.4 Medium of Disclosure (Art. 434 CRR)**

The information to be disclosed according to Article 434 of the CRR is published on the FIS website ([www.f-i-s.lu](http://www.f-i-s.lu)). The disclosure report remains accessible at any time until the publication of the subsequent disclosure report. Electronic access to the disclosure report is possible without individual registration.

Some of the information required to be disclosed under the CRR is published in the FIS Annual Report for the year 2022. In these cases, the disclosure report, in accordance with Article 434(1) sentence 3 of the CRR, includes a reference

#### **1.5 Frequency of Disclosure (Art. 433 CRR)**

According to Article 433 of the Capital Requirements Regulation (CRR), the information required under Part 8 of the CRR (Articles 431 to 455) must be disclosed at least once a year.

In accordance with Article 433, Sentence 3 of the CRR, and the guidelines of CSSF Circular 15/618, FIS has examined whether the disclosure needs to occur more than once a year. The examination has determined that annual disclosure is sufficient.

An examination of whether information needs to be disclosed more frequently than once a year is particularly necessary if an institution exhibits one of the following characteristics:

- (i) The institution is one of the three largest institutions in its home member state;
- (ii) The consolidated balance sheet total of the institution exceeds 30 billion euros;
- (iii) The total assets of the institution exceed, on average over four years, 20% of the average GDP of the home member state in the 4-year average;
- (iv) The consolidated risk positions of the institution according to Article 429 of the CRR exceed 200 billion euros or an equivalent amount in a foreign currency, using the reference exchange rate published by the European Central Bank valid at the end of the financial year.

## 2 Risk Management (Art. 435 CRR)

### 2.1 Information on Risk Management and Risk Profile (Art. 435 (1) CRR)

The requirements and information according to Article 435(1) letters a) to f) of the Capital Requirements Regulation (CRR) regarding risk management goals and policies, including risk management procedures and systems, are disclosed in the appendix of the 2022 annual report under the Risk Report section. The annual report has been approved by the Executive Board and is published on the FIS website ([www.fis.lu](http://www.fis.lu)).

Adequacy and Risk Declaration:

The Executive Board confirms, in accordance with CRR Article 435(e) and (f), that FIS's risk management procedures are appropriate to the profile and strategy of the bank.

Key Metrics Providing an Overview of the Bank's Risk Profile:

Risk-bearing capacity	31.12.2022
<b>Normative Perspective (in TEUR)</b>	
Common Equity Tier 1	10.494
Regulatory risk potentials	2.592
Tier 1 capital ratio (in %)	35,87
Total capital ratio (in %)	35,87
<b>Economic Perspective (in TEUR)</b>	
Risk potential	3.120
thereof: Credit risk	2.251
thereof: Market risk	366
thereof: Liquidity risk	-
thereof: Operational risk	503
<b>Risk coverage potential (in TEUR)</b>	<b>8.015</b>
<b>Utilization (in %)</b>	<b>38,93</b>

Table: Risk-bearing Capacity of FIS

Information on Corporate Governance (Art. 435 (2) CRR)

Information on mandates of the executive body		
Board members	Number of executive functions	Number of supervisory functions
Dr. Markus Schachner	3	0
Martin Huber	1	0
Members of the Supervisory Board	Number of executive functions	Number of supervisory functions
Mag. Markus A. Ullmer	2	0
Axel Schweizer	0	0
Daniel-S. Schröder	1	0

**Table: Number of Management and Supervisory Functions Held by Members of the Executive Board as of December 31, 2022 (Art. 435 (2) letter a) CRR)**

The composition and number of members of the executive and supervisory boards are published in the FIS Annual Report 2022. The table entries above list the mandates in supervisory bodies that are disclosed by the respective officeholders or approved for members of the supervisory board as per Article 91 CRD. The respective executive and supervisory functions within FIS are not included in these counts.

**Selection and Diversity Strategy for Members of the Executive Board (Article 435(2) letters b) and c) CRR)**

The regulations for the selection of members of the executive board and the supervisory board are outlined in CSSF Circular 12/552, the current regulatory approval procedures for key function holders in credit institutions, the guiding principles of FIS for the appointment and succession planning of key functions, as well as in the statutes and rules of procedure of the FIS executive board.

According to these guidelines, the supervisory board typically appoints members of the executive board for a term of five years. The supervisory board reserves the right to revoke appointments without stating reasons.

In the process of filling vacancies in the executive board, the supervisory board, in addition to considering diversity aspects, ensures that the knowledge, skills, and experiences of the executive board members are balanced. The board members are required to have extensive professional experience, substantial expertise, and skills in the banking sector.

The Supervisory Board of FIS consists of three members. From among them, a chairman and a deputy chairman are appointed. The current members of the Supervisory Board are Mr. Magister Markus A.



Ullmer, Daniel Schröder, and Axel Schweizer. Mr. Markus A. Ullmer assumed the chairmanship of the Supervisory Board on August 17, 2020. Mr. Ullmer is the managing director of the Schütz Family Office and previously served as the board member of C-Quadrat Investment AG. Mr. Daniel Schröder and Mr. Axel Schweizer are Independent Directors with extensive professional experience, providing sufficient knowledge and expertise for their roles on the FIS Supervisory Board.

#### Information Flow to the Management Body for Risk Matters (Art. 435 (2) letter e) CRR)

The information flow to the management body is anchored in the risk manual adopted by the Management Board and Supervisory Board. Accordingly, all results of risk measurement are to be reported to the Executive Board of FIS. The Executive Board decides, in the event of defined occurrences, on the ad-hoc reporting to the Supervisory Board.

In daily reporting, the Executive Board is informed about a key performance indicator (KPI) overview, and in monthly reporting, the Supervisory Board is informed about the bank's business development. This reporting includes central risk indicators, updated quarterly. These indicators cover credit default risk, market risk including interest rate risk, operational risk, equity capital indicators, and liquidity indicators.

### 3 Equity (Art. 437 CRR)

#### 3.1 Equity reconciliation statement

(Information according to Article 437 (1) letter a) CRR in conjunction with Annex I of Implementing Regulation (EU) No. 1423/2013)

The required comprehensive reconciliation of regulatory capital items with the relevant balance sheet items, as stipulated in the CRR, is presented in the following table:

Reconciliation Statement	Lux GAAP	Correction Entries in FINREP	FINREP
<b>Amounts in EURO</b>			
Issued Capital	9.989.000	0	9.989.000
Reserves	3.564.900	847.833	4.412.733
- thereof Initial Application IFRS 9		25.318	25.318
Accumulated Profit or Loss	-52.000	-394.406	-394.406
Result of the fiscal year 2022	-2.310.000		
<b>Total Equity Lux GAAP</b>	<b>11.191.900</b>		
Impact of IFRS 9		148.064	
Result of the fiscal year 2021			-2.161.936
Accumulated Other Comprehensive Income 2021		-553.533	-553.533
<b>Total Equity FINREP</b>			<b>11.317.176</b>

**Table: Equity Reconciliation Statement**

The data are derived from the balance sheet positions of the audited financial statements for the year 2022, as well as the regulatory reports on own funds as of December 31, 2022.

### 3.2 Type and Amounts of Own Funds Elements

((Information according to Article 437 (1) letters d) and e) CRR in conjunction with Annex VI of Implementing Regulation (EU) No. 1423/2013)

A detailed breakdown of the own funds elements can be found in the following table.

31.12.2022	(A) AMOUNT AT THE DATE OF DISCLOSURE	(B) REFERENCE TO ARTICLE IN REGULATION (EU) No 575/2013	(C) AMOUNTS SUBJECT TO TREATMENT UNDER REGULATION (EU) No 575/2013 OR RESERVED AMOUNT UNDER REGULATION (EU) No 575/2013
Euro			
<b>COMMON EQUITY TIER 1 CAPITAL: INSTRUMENTS AND RESERVES</b>			
1 Capital Instruments and Associated Premium	14.401.733		
of which: Shares	9.989.000	EBA list referred to in Article 26(3)	
6 Common Equity Tier 1 capital (CET1) before regulatory adjustments	14.035.839		0
<b>Common Equity Tier 1 capital (CET1): regulatory adjustments</b>			
8 Intangible assets (reduced by corresponding tax liabilities) (negative amount)	- 574.665	36 (1) (b), 37, 472 (4)	
19 Direct, indirect, and synthetic positions of the institute in instruments of the common equity tier 1 capital of financial sector companies in which the institute holds a significant stake (more than	- 787.030	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) bis (3), 79, 470, 472 (11)	0
28 Regulatory adjustments to Common Equity Tier 1 capital (CET1) total	- 1.361.696		0
29 Common Equity Tier 1 capital (CET1)	10.493.878		
<b>Additional Tier 1 capital (AT1): Instruments</b>			
<b>Additional Tier 1 capital (AT1): regulatory adjustments</b>			
45 Tier 1 capital (T1 = CET1 + AT1)	10.493.878		
<b>Supplementary capital (T2): Instruments and reserves</b>			
<b>Supplementary capital (T2): regulatory adjustments</b>			
59 Total equity (TC = T1 + T2)	10.493.878		
60 Total risk-weighted assets	29.258.613		
<b>Equity ratios and buffer</b>			
61 Common Equity Tier 1 capital ratio (expressed as a percentage of total assets)	35,87%	92 (2) (a), 465	
62 Tier 1 capital ratio (expressed as a percentage of total assets)	35,87%	92 (2) (b), 465	
63 Total capital ratio (expressed as a percentage of the total exposure amount)	47,97%	92 (2) (c)	
68 Available Common Equity Tier 1 capital for the buffers (expressed as a percentage of the total exposure amount)	21,37%	CRD 128	

**Table: Type and amounts of own funds elements**

Art. 437 (1) letter f) CRR is not applicable.

## 4 Own Funds Requirements (Art. 438 CRR)

### Qualitative Information (Art. 438 letter a) and b) CRR)

Information regarding the adequacy of own funds can be found in the appendix of the 2022 annual report in the Risk Report chapter. The annual report has been approved by the Board of Directors and is published on the FIS website ([www.f-i-s.lu](http://www.f-i-s.lu)).

Article 438 (1) letter b) CRR is applicable as additional own funds of 2% were set by the CSSF on September 14, 2022.

### Quantitative Information (Art. 438 letter c) to f) CRR)

31.12.2022 in TEUR	
Credit Risk	
<b>Standard Approach</b>	
Central Governments or Central Banks	0,0
Regional or Local Government Authorities	1,6
Public Entities	0,0
Multilateral Development Banks	0,0
International Organizations	0,0
Institutions	127,0
Corporates	749,2
Retail business	397,0
Real Estate-Secured Positions	0,0
Defaulted Positions	0,0
Positions with Particularly High Risks	200,3
Positions in the Form of Covered Bonds	0,0
Collective Investment Undertakings	197,6
Equity Positions	0,0
Other Items	165,2
<b>Foreign Exchange Risk</b>	
Net Foreign Exchange Position	0,0
<b>Operational Risks</b>	
Basic Indicator Approach	502,8

**Table: Capital Requirements by Risk Type and Risk Exposure Classes**

## 5 Credit Risk Adjustments (Art. 442 CRR)

### 5.1 Information on the Structure of the Credit Portfolio

(Information according to Article 442 letter c) to f) CRR)

#### Total Amount of Risk Positions

The determination of the total amount of risk positions is carried out according to supervisory guidelines. Both on-balance sheet and off-balance sheet transactions are reported at their book values (after deduction of risk provisions and before credit risk mitigation) in accordance with Article 111 CRR, and derivative instruments are presented with their credit equivalent amounts.

The total amount of risk positions as of the reporting date, amounting to EUR 58.1 million, is composed of all risk position classes according to Article 112 CRR, excluding equity and securitization risk positions. This includes all on-balance sheet transactions with counterparty credit risk and off-balance sheet non-derivative positions such as irrevocable credit commitments.

The following overview provides the total amount of risk positions broken down by the risk position classes prescribed for the Internal Ratings-Based (IRB) approach. The breakdown of the total amount of risk positions refers to the disclosure reporting date.

31.12.2022	Risk positions
Central governments or central banks	18.041,3
Regional governments or local authorities	2.545,2
Public sector entities	0,0
Multilateral Development Banks	0,0
International Organisations	0,0
Institutions	7.941,5
Corporates	12.319,6
Retail	11.019,3
Secured by mortgages on immovable property	0,0
Exposures in default	0,0
Items associated with particular high risk	1.688,4
Covered bonds	0,0
Claims on institutions and corporates with a short-term credit assessment	0,0
Collective investments undertakings (CIU)	2.470,0
Equity	0,0
Other Items	2.064,4
<b>Total</b>	<b>58.089,8</b>

**Table: Total amount of risk positions by risk position class**

## Geographical Distribution of Risk Positions

The allocation of risk positions to geographical areas (Article 442 letter d) CRR) is based on the country to which the economic risks of the loans granted to the borrower are attributed. The geographical distribution of the portfolio reflects the concentration on Germany and the EEA associated with the regional focus of FIS.

31.12.2022 TEUR	Germany	EEA	Other
Central governments or central banks	0,0	18.041,3	0,0
Regional governments or local authorities	2.445,2	100,1	0,0
Public sector entities	0,0	0,0	0,0
Multilateral Development Banks	0,0	0,0	0,0
International Organisations	0,0	0,0	0,0
Institutions	858,6	7.083,0	0,0
Corporates	5.428,6	5.880,3	1.010,7
Retail	4.678,3	5.340,7	1.000,3
Secured by mortgages on immovable property	0,0	0,0	0,0
Exposures in default	0,0	0,0	0,0
Items associated with particular high risk	0,0	1.566,3	122,2
Covered bonds	0,0	0,0	0,0
Claims on institutions and corporates with a short-term credit assessment	0,0	0,0	0,0
Collective investments undertakings (CIU)	0,0	2.470,0	0,0
Equity	0,0	0,0	0,0
Other Items	0,0	2.064,4	0,0
<b>Total</b>	<b>13.410,7</b>	<b>42.545,9</b>	<b>2.133,2</b>

Table: Risk positions by geographical area

## Breakdown of Risk Positions by Remaining Maturity

Regarding the remaining maturities (disclosure according to Article 442 letter f) CRR), these refer to contractual remaining maturities.

31.12.2022 TEUR	< 1 year	1 year to 5 years	> 5 years
Central governments or central banks	18.041,3	0,0	0,0
Regional governments or local authorities	2.545,2	0,0	0,0
Public sector entities	0,0	0,0	0,0
Multilateral Development Banks	0,0	0,0	0,0
International Organisations	0,0	0,0	0,0
Institutions	7.941,5	0,0	0,0
Corporates	10.037,0	2.282,6	0,0
Retail	9.163,4	364,6	1.491,3
Secured by mortgages on immovable property	0,0	0,0	0,0
Exposures in default	0,0	0,0	0,0
Items associated with particular high risk	1.688,5	0,0	0,0
Covered bonds	0,0	0,0	0,0
Claims on institutions and corporates with a short-term credit assessment	0,0	0,0	0,0
Collective investments undertakings (CIU)	2.470,0	0,0	0,0
Equity	0,0	0,0	0,0
Other Items	2.064,4	0,0	0,0
<b>Total</b>	<b>53.951,3</b>	<b>2.647,2</b>	<b>1.491,3</b>

Table: Risk positions by residual term

## **5.2 Information on Past Due, Defaulted Positions and Risk Provisions**

**(Information according to Article 442 letters a) and b), as well as g) to i) CRR)**

### **Definition of Past Due and Defaulted Claims**

A claim is considered "past due" when a debtor's obligations are in arrears for more than 30 consecutive days. At FIS, this default is determined for all borrower-related risk position classes according to Article 178 CRR.

"Defaulted loans" are claims where the institution believes that the debtor is likely to not fully meet their credit obligations to the institution, without the institution resorting to measures such as collateral realization, or the debtor being more than 90 days overdue on their substantial credit obligation to the institution.

### **Approaches and Methods for Determining Risk Provisions**

FIS has suitable control mechanisms (SICR identification process) to detect, manage, and assess credit default risks in credit engagements at an early stage, and to shield them in the financial statements through risk provisions (individual value adjustments, provisions).

Regarding the balance sheet valuation, we refer to the explanations in the appendix of the 2022 annual report.

Credit engagements are regularly reviewed to assess the need for risk provisions, i.e., the need for specific credit risk adjustments (early warning indicators). An extraordinary review occurs with ad-hoc information indicating a deterioration in the economic conditions of the borrower. The amount of specific credit risk adjustments to be made in individual cases is based on the probability that the borrower may no longer be able to meet their contractual obligations. This is based on the assessment of the economic conditions and the payment behavior of the customer. In addition, an evaluation of collateral is performed with their probable realization values to assess the expected proceeds after the occurrence of defaults.

To establish risk provisions, FIS applies the 3-stage model according to IFRS 9.

## Non-performing and Past Due Risk Positions by Industry and Geographical Areas

There were no net additions to credit risk provisions in the reporting year.

31.12.2022 TEUR	Total amount of non-performing receivables	Balance Specific Allowances	Balance Lump sum provision	Balance provisions	Expenses for IVA, S. Allow. and provisions	Direct amortisation	Receipts on receivables written off	Total amount of overdue receivables
Institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Public sector	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
Corporates and economically independent private individuals, thereof:	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Agriculture, forestry, fisheries and aquaculture	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Energy and water supply, waste disposal, mining and quarrying	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Manufacturing sector	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Building industry	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Trade; maintenance and repair of vehicles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Transport and storage, communication	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Financial and insurance services	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Real estate and housing	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other service industries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Non-profit organisations	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>Total</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>

Table: Defaulted and overdue risk positions by sector

31.12.2022 TEUR	Total amount of non- performing loans	Balance Specific Allowance	Balance Lump sum provision	Balance provisions	Total amount of overdue receivables
Germany	0,0	0,0	0,0	0,0	0,0
European Economic Area	0,0	0,0	0,0	0,0	0,0
Other	0,0	0,0	0,0	0,0	0,0
<b>Total</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>

Table: Defaulted and Overdue Risk Positions by Geographic Regions

## Development of Risk Provisions

31.12.2022 TEUR	Opening balance	Allocation	Release	Utilization	Exchange rate- related and other adjustments	Closing balance
Specific Allowance	0,0	0,0	0,0	0,0	0,0	0,0
Provisions	0,0	0,0	0,0	0,0	0,0	0,0
Lump sum provisions	0,0	0,0	0,0	0,0	0,0	0,0
<b>Total specific credit risk adjust</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>

Table: Development of risk provisions



## **6 Utilization of External Credit Assessment Institutions (ECAI) and External Credit Assessments (ECA) (Art. 444 CRR)**

For calculating the regulatory capital requirements for credit risk related to proprietary investments in securities, FIS employs the risk weights prescribed in the CRR for the Internal Ratings-Based (IRB) approach. In this context, credit assessments from external credit rating agencies may be used to determine the risk weights.

The transfer of the credit assessment of an issuance to the exposure is carried out in accordance with Article 139 CRR through a manual review process. In principle, each exposure is assigned a rating from the issuance, or if not available, an issuer rating. If no rating can be assigned, the exposure is treated as an unrated risk position.

The risk weight applicable to each exposure is determined based on the credit ratings provided in the CRR. The mapping of external credit assessments to credit ratings is done in accordance with the standard mapping published by the European Banking Authority (EBA).

## Risk Position Values by Risk Weights After Considering Credit Risk Mitigation

The risk position value serves as the basis for determining the capital requirements for credit risk. The table below presents the risk position values broken down by risk weights before and after credit risk mitigation.

Risk weight in % Exposure value in kEUR per exposure class	0	10	20	35	50	70	75	100	150	Other	Total 2022
Central governments or central banks	18.041,3	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	18.041,3
Regional governments or local authorities	2.445,2	0,0	100,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	2.545,2
Public sector entities	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Multilateral Development Banks	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
International Organisations	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Institutions	0,0	0,0	7.941,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	7.941,5
Corporates	1.214,9	0,0	0,0	0,0	0,0	0,0	0,0	11.104,7	0,0	0,0	12.319,6
Retail	4.361,6	0,0	0,0	0,0	0,0	0,0	6.657,7	0,0	0,0	0,0	11.019,3
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
Exposures in default	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Items associated with particular high risk	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	1.688,4	0,0	1.688,4
Covered bonds	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Securitisations	0,0	0,0	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 short-term credit assessment	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)	0,0	0,0	0,0	0,0	0,0	0,0	0,0	2.470,0	0,0	0,0	2.470,0
Equity	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other Items	0,0	0,0	0,0	0,0	0,0	0,0	0,0	2.064,4	0,0	0,0	2.064,4
<b>Total</b>	<b>26062,9</b>	<b>0,0</b>	<b>8041,6</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>6657,7</b>	<b>15639,1</b>	<b>1688,4</b>	<b>0,0</b>	<b>58089,8</b>

Table: Exposure values before credit risk mitigation

Risk weight in % Exposure value in	0	10	20	35	50	70	75	100	150	Other	Total 2022
Central governments or central banks	18.038,9	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	18.038,9
Regional governments or local authorities	2.445,2	0,0	100,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	2.545,2
Public sector entities	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Multilateral Development Banks	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
International Organisations	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Institutions	0,0	0,0	7.940,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	7.940,5
Corporates	1.213,0	0,0	0,0	0,0	0,0	0,0	0,0	11.084,3	0,0	0,0	12.297,4
Retail	4.359,4	0,0	0,0	0,0	0,0	0,0	6.646,6	0,0	0,0	0,0	11.006,0
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
Exposures in default	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Items associated with particular high risk	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	1.669,2	0,0	1.669,2
Covered bonds	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Securitisations	0,0	0,0	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 short-term credit assessment	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)	0,0	0,0	0,0	0,0	0,0	0,0	0,0	2.470,0	0,0	0,0	2.470,0
Equity	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other Items	0,0	0,0	0,0	0,0	0,0	0,0	0,0	2.064,4	0,0	0,0	2.064,4
<b>Total</b>	<b>26056,4</b>	<b>0,0</b>	<b>8040,5</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>6646,6</b>	<b>15618,7</b>	<b>1669,2</b>	<b>0,0</b>	<b>58031,6</b>

Table: Exposure values after credit risk mitigation

## **7 Disclosure of Key Parameters and Overview of Risk-Weighted Exposure Amounts (Art. 438, 447 CRR)**

Since the implementation of CRR II on June 28, 2021, the disclosure of various key parameters has been required. During the fiscal year, the total capital increased by 989 thousand euros to 9,989 thousand euros due to a capital increase. Due to the slightly increased risk-weighted exposure amounts, the Common Equity Tier 1 capital ratio increased by 8.59% to 35.87%, and the total capital ratio increased by 9.97% to 40.57%. The leverage ratio, considering the CRR transitional rules, stood at 18.08% at the end of 2022 (19.41% at the end of 2021).

The Liquidity Coverage Ratio (LCR) remained stable within a range of 221% to 590% throughout the four quarters of 2022, with the LCR reaching 321.93% as of December 31, 2022. The Net Stable Funding Ratio (NSFR) decreased by 45.03 percentage points to 203.29% as of December 31, 2022, compared to the previous year.

FIS holds a strategic stake in Inter-Portfolio Verwaltungsgesellschaft S.A., which, in its capacity as an investment company, establishes and manages collective investment undertakings with multiple sub-funds.

The valuation of these holdings in the financial statements is carried out in accordance with Lux GAAP. The investment is valued at cost in line with the regulations applicable to financial fixed assets. Permanent impairments on investments are written down, and revaluations are possible up to the amount of the acquisition cost. According to FINREP (IFRS), the investments are classified as "Available-for-sale financial assets" and are generally valued at fair value. FIS equates fair value with the acquisition cost according to Lux GAAP.

In the regulatory reports as of December 31, 2022, a position value of 0 euros is reported for the risk position class "Equity Investments.

### **Risk Positions in Equities Not Included in the Trading Book CRR Art. 447:**

**As of December 31, 2022, FIS holds no risk positions in equities.**

## 8 Credit Risk Mitigation Techniques (Art. 453 CRR)

To adequately reduce counterparty default risks, certain credit risk mitigation techniques can be employed. These include the acceptance of collateral as well as on-balance sheet and off-balance sheet netting agreements.

FIS does not utilize on-balance sheet and off-balance sheet netting agreements.

In the acceptance and valuation of collateral, both quantitative and qualitative aspects are taken into account, considering legal requirements. The corresponding procedures are embedded in FIS's credit manual. The collateral guidelines establish the framework for the type and extent of accepted collateral and provide criteria for assessing the adequacy of the collateral.

The examination, assessment, and regular valuation of collateral are within the responsibility of the credit department (market follow-up). The valuations of collateral are regularly reviewed and updated depending on their nature.

The implemented risk management processes mandate the regular comprehensive credit risk assessment of secured positions involving accepted collateral.

FIS primarily engages in Lombard lending and increasingly in real estate financing. Collateral used to secure these loans includes pledges of deposits or securities to minimize risks associated with the lending business, as well as mortgages.

FIS does not utilize credit derivatives within the scope of regulatory-recognized collateralization. There are no market or credit risk concentrations within credit risk mitigation at FIS.

## 9 Market Risk (Art. 445 CRR)

To determine the capital requirements for market risk, FIS utilizes regulatory standard methods. FIS does not apply proprietary internal models as per Article 363 CRR.

## 10 Interest Rate Risk from Non-Trading Book Positions (Art. 448 CRR)

### Qualitative Information (Art. 448 CRR; EBA/GL/2018/02 Tz. 93)

According to CSSF Circular 20/762 or EBA/GL/2018/02, the bank must calculate interest rate risks at various levels.

- Present Value Analysis Assuming a Parallel Shift of the Yield Curve by 200 basis points Overnight with an Established Interest Rate Floor According to Art 4.5, 115 (k) of EBA/GL/2018/02: Impact on the Bank's Assets – Asset Sensitivity
- Present Value Analysis Assuming a Flattening of the Yield Curve with an Established Interest Rate Floor According to Art 4.5, 115 (k) of EBA/GL/2018/02: Impact on the Bank's Assets – Asset Sensitivity

- Present Value Analysis Assuming a Steepening of the Yield Curve with an Established Interest Rate Floor According to Art 4.5, 115 (k) of EBA/GL/2018/02: Impact on the Bank's Assets – Asset Sensitivity
- Present Value Analysis Assuming a Short-Term Downward Shock of the Yield Curve with an Established Interest Rate Floor According to Art 4.5, 115 (k) of EBA/GL/2018/02: Impact on the Bank's Assets – Asset Sensitivity
- Present Value Analysis Assuming a Short-Term Upward Shock of the Yield Curve with an Established Interest Rate Floor According to Art 4.5, 115 (k) of EBA/GL/2018/02: Impact on the Bank's Assets – Asset Sensitivity
- Present Value Analysis Assuming a Parallel Interest Rate Increase with an Established Interest Rate Floor According to Art 4.5, 115 (k) of EBA/GL/2018/02: Impact on the Bank's Assets – Asset Sensitivity
- Present Value Analysis Assuming a Parallel Interest Rate Decrease with an Established Interest Rate Floor According to Art 4.5, 115 (k) of EBA/GL/2018/02: Impact on the Bank's Assets – Asset Sensitivity
- Income-Oriented Analysis Assuming a Parallel Shift of the Yield Curve by 200 basis points Overnight: Impact on the Bank's Income Situation on an Annual Basis – Income Sensitivity

On both reporting dates, the risk is below the regulatory threshold of 20% of own funds or 15% of core capital.

Interest rate risks from positions not held in the trading book (Article 448 CRR)				
	Changes in the economic value of equity		Changes in net interest income	
	Current period	Previous period	Current period	Previous period
<b>Regulatory interest rate shock scenarios</b>	2022	2021	2022	2021
<b>Parallel Shock Up</b>	-206.708	-500.725	335.194	1.176.202
<b>Parallel Shock Down</b>	82.675	181.486	-346.126	-901.012
<b>Steeper</b>	-41.763	-61.308		
<b>Flattener</b>	-4.594	-62.265		
<b>Shock Rates Shock Up</b>	-71.752	-210.893		
<b>Shock Rates Shock Down</b>	32.083	107.031		

Table: Interest rate risks from positions not held in the trading book

## 11 Counterparty Default Risk (Art. 439 CRR)

### Qualitative Information (Art. 439 letter a) to d) CRR)

FIS does not engage in derivative financial transactions to manage and limit market and currency risks. There is no trading for profit from price differences in these instruments.

The calculation of capital requirements for derivative positions is conducted based on regulatory standard procedures.

The recognition amounts for derivative positions are considered together with other credit risk-exposed positions in determining exposures, limiting risk levels, and calculating risk provisions.

At the time of transaction, there is a limit for the recognition of counterparty default risks for each counterparty. The limit depends on the creditworthiness. Derivative financial instrument transactions are conducted exclusively on exchanges. Generally, transactions are only entered into with counterparties exhibiting good

creditworthiness. Limit monitoring is performed using a trading limit system. Over-the-counter (OTC) transactions are conducted only to a very limited extent and exclusively for hedging currency risks through foreign exchange forward contracts.

The general accounting principles apply to the accounting and valuation of derivative financial instruments. In managing derivative counterparty default risk positions, the risk contributions of market and counterparty risks are treated additively.

#### **Quantitative information (Art. 439 letter e) to h) CRR)**

As of the balance sheet date, there is no risk from derivative positions.

Art. 439 Letter i) CRR does not apply.

## **12 Liquidity Coverage Ratio (LCR) (Art. 411 CRR)**

The following information is disclosed in accordance with Art. 435 CRR Paragraph 1 (f) in conjunction with EBA Guidelines EBA/GL/2017/01 on the Liquidity Coverage Ratio (LCR). The information in the table below is based on the LCR disclosure template in Annex II of EBA Guidelines EBA/GL/2017/01. There are no additional positions in the LCR calculation relevant to the liquidity profile of FIS Privatbank S.A. beyond the information contained in the table.

Scope of consolidation (solo/consolidated)		Unweighted total value (average)				Weighted total value (average)			
Currency and units (XXX million)									
Quarter ends on (TT. Monat JJJJ)		31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Number of values used in the calculation		12	12	12	12	12	12	12	12
<b>HIGH QUALITY LIQUID ASSETS</b>									
1	High-quality liquid assets Total high quality liquid assets (HQLA)	X				33,021	22,036	26,01	18,131
<b>Outflows</b>									
2	Retail customer deposits and Deposits from small business customers, thereof:	16742	18210	19183	17056	1,215	1,329	1,417	1,234
3	stable deposits	9181	9838	10035	9432	0,459	0,492	0,502	0,472
4	less stable deposits	7561	8372	9148	7624	0,756	0,837	0,915	0,762
5	unsecured	17,974	17,589	22,518	20,532	11,992	11,537	15,367	13,026
6	operating deposits (all counterparties) and Deposits in networks of co-operative banks	8,277	7,732	10,872	8,437	8,277	7,732	10,872	8,437
7	Non-operating Deposits (all counterparties)	9,366	9,555	11,29	11,567	3,715	3,805	4,495	4,589
8	Unsecured liabilities	0,331	0,302	0,356	0,528	0	0	0	0
9	Secured wholesale financing	X				0	0	0	0
10	Additional requirements	0	0	0	0	0	0	0	0
11	Outflows in connection with derivative positions and other collateralisation requirements	0	0	0	0	0	0	0	0
12	Outflows in connection with the loss of financing on debt instruments	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	0	0	0	0	0	0	0	0
14	Other contractual financing commitments	2,389	2,912	4,526	3,113	0	0	0	0
15	Other contingent liabilities	0	0	0	0	0	0	0	0
16	<b>TOTAL OUTFLOWS</b>	X							
<b>INFLOWS</b>									
17	Secured loans (e.g. reverse repos)	0	0	0	0	0	0	0	0
18	Inflows from derecognised positions	0	0	0	0	0	0	0	0
19	Other Inflows	17,147	14,323	15,379	13,970	17,147	14,323	15,379	13,970
EU-19a	(Difference between the total weighted inflows and the total weighted outflows from transactions in third countries where there are transaction restrictions or which are denominated in non-convertible currencies)	X				0	0	0	0
EU-19b	(Surplus inflows from an affiliated specialised credit institution)	X				0	0	0	0
20	<b>TOTAL INFLOWS</b>	17,147	14,323	15,379	13,970	17,147	14,323	15,379	13,970
EU-20a	Fully exempted inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows that are subject to an upper limit of 90%	0	0	0	0	0	0	0	0
EU-20c	Inflows that are subject to an upper limit of 75%	17,147	14,323	15,379	13,970	17,147	14,323	15,379	13,970
<b>BEREINIGTER GESAMTWERT</b>									
21	Liquidity buffer	X				33,021	22,036	26,010	18,131
22	<b>NET LIQUIDITY OUTFLOW</b>	X				5,601	7,724	11,729	5,632
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>	X				589,55%	285,27%	221,76%	321,93%

Table: Components of the liquidity coverage ratio (LCR)

### 13 Operational Risk (Art. 446 CRR)

Information regarding operational risk is published in the appendix to the 2022 annual report in the Risk Report section. The annual report has been approved by the board and is available on the FIS website ([www.fis.lu](http://www.fis.lu)).

The determination of regulatory capital requirements for operational risks is based on the Basic Indicator Approach according to Art. 315 and 316 CRR.

### 14 Encumbered and Unencumbered Assets (Art. 443 CRR)

Encumbered assets are, in principle, on- and off-balance sheet assets used as collateral in secured refinancing transactions and other secured liabilities that cannot be freely utilized. Encumbered assets are associated with the minimum reserve.

The table below represents the assets as of December 31, 2022.

31.12.2022 EUR	Carrying amount of encumbered assets	Fair value of the encumbered assets	Carrying amount of unencumbered assets	Fair value of unencumbered assets
<b>Total assets</b>	336.949,2		50.028.477,0	
thereof equity instruments	0,0	0,0	2.703.496,8	2.703.496,8
thereof debt instruments	0,0	0,0		
thereof other assets	336.949,2		47.324.980,2	

**Table: Encumbered and unencumbered assets**

During the disclosure period, FIS did not have any collateral received that it could freely dispose of.

### 15 Leverage (Art. 451 CRR)

The leverage and the leverage ratio are determined for the purposes of disclosure as at December 31, 2022 in accordance with Delegated Regulation (EU) 2015/62.

The Management Board is regularly informed about the level of the leverage ratio. The leverage ratio is not yet subject to a regulatory limit. FIS therefore refrains from setting a corresponding limit.

The leverage ratio amounted to 18.08% as at December 31, 2022 (in accordance with Delegated Regulation (EU) 2015/62).

The following tables explain the composition of the leverage ratio. All data relates to the disclosure date.



Line LRCom	Exposure values of the CRR leverage ratio	in TEUR
<b>Balance sheet risk positions (excluding derivatives and securities financing transactions (SFTs))</b>		
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFT) and fiduciary assets, but including collateral)	50.423,4
2	(Assets that are deducted to determine core capital)	0,0
<b>3</b>	<b>Total on-balance sheet risk positions (excluding derivatives, securities financing transactions (SFT) and fiduciary assets) (sum of lines 1 and 2)</b>	<b>50.423,4</b>
<b>Derivative risk positions</b>		
4	Replacement costs for all derivative transactions (i.e. adjusted for eligible variation margin received in cash)	0,0
5	Premiums for the potential future replacement value in relation to all derivative transactions (mark-to-market method)	0,0
EU-5a	Exposure value according to the original risk method	0,0
6	Added amount of collateral provided for derivative transactions when deducted from balance sheet assets in accordance with applicable accounting standards	0,0
7	(Deduction for variation margin received in cash in derivative transactions)	0,0
8	(Excluding risk positions from transactions cleared for customers via a qualified central counterparty (QCCP))	0,0
9	Adjusted effective nominal value of written credit derivatives	0,0
10	(Adjusted offsetting of the effective nominal value and surcharge deductions for credit derivatives issued)	0,0
<b>11</b>	<b>Total derivative risk positions (sum of lines 4 to 10)</b>	<b>0,0</b>
<b>Risk positions from securities financing transactions (SFT)</b>		
12	Gross assets from securities financing transactions (SFT; without recognition of netting), after adjustment for transactions recognized as sales	0,0
13	(Netted amounts of cash liabilities and receivables from gross assets from securities financing transactions (SFT))	0,0
14	Premium on the counterparty default risk from securities financing transactions (SFT)	0,0
EU-14a	Exception for securities financing transactions (SFTs): add-on for counterparty credit risk in accordance with Article 429b(4) and Article 222 of Regulation (EU) No 575/2013	0,0
15	Risk positions from transactions carried out as agent	0,0
EU-15a	(Excluding risk positions from securities financing transactions (SFT) cleared for customers via a qualified central counterparty (QCCP))	0,0
<b>16</b>	<b>Total risk positions from securities financing transactions (sum of lines 12 to 15a)</b>	<b>0,0</b>
<b>Other off-balance sheet risk positions</b>		
17	Off-balance sheet risk positions at gross nominal value	5.871,1
18	(Adjustments for conversion into credit equivalent amounts)	0,00
<b>19</b>	<b>Other off-balance sheet risk positions (sum of lines 17 and 18)</b>	<b>5.871,1</b>
<b>Exposures exempted in accordance with Article 429 (7) and (14) CRR (on- and off-balance sheet)</b>		
EU-19a	(In accordance with Article 429(7) of Regulation (EU) No 575/2013, excluded intragroup exposures (individual basis) (on- and off-balance sheet))	0,0
EU-19b	(Exposures exempted in accordance with Article 429(14) of Regulation (EU) No 575/2013 (on- and off-balance sheet))	0,0
<b>Equity and total risk positions</b>		
<b>20</b>	<b>Tier 1 capital</b>	<b>10.493,9</b>
<b>21</b>	<b>Total exposure measure of the leverage ratio (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	<b>56.294,5</b>
<b>Leverage ratio</b>		
<b>22</b>	<b>Leverage ratio</b>	<b>18,08</b>
<b>Application of transitional provisions and value of derecognized fiduciary items</b>		
EU-23	Application of transitional provisions for the definition of the capital measure	0,0
EU-24	Value of derecognized fiduciary positions in accordance with Article 429(13) of Regulation (EU) No 575/2013	0,0

**Table: Standardized disclosure schedule for the leverage ratio (LRCom)**

Line LRSpl	Exposure values of the CRR leverage ratio	in TEUR
EU-1	Total balance sheet risk positions (excluding derivatives, securities financing transactions (SFTs) and excluded risk positions), of which	50.423,4
EU-2	Risk positions in the trading book	0,0
EU-3	Risk positions in the banking book, thereof:	50.423,4
EU-4	Covered bonds	0,0
EU-5	Exposures treated as exposures to central governments	18.038,9
EU-6	Exposures to regional authorities, multilateral development banks, international organizations and public sector entities that are NOT treated as exposures to central governments	0,0
EU-7	Institutions	7.940,5
EU-8	Collateralized by mortgages on real estate	0,00
EU-9	Risk positions from the retail business	6.586,3
EU-10	Corporates	10.845,9
EU-11	Defaulted Positions	0,0
EU-12	Other exposure classes (e.g. equity exposures, securitization exposures and other assets that are not loan obligations)	7.011,8

**Table: Breakdown of on-balance sheet risk positions (excluding derivatives, securities financing transactions (SFT) and excluding risk positions) - (LRSpl)**

Disclosure of qualitative information on the leverage ratio (451 (1) d, e CRR)

The risk of excessive indebtedness is taken into account at FIS by considering the leverage ratio in the planning and management process. The current development of the leverage ratio and key influencing factors are reported at quarterly intervals in FIS's comprehensive internal management reporting. As at the quarterly reporting dates, the leverage ratio was always around 19% and well above the required 3%. The factors involved in the calculation hardly changed over the course of the financial year at the reporting dates.

## 16 Capital Buffer CRR Article 440 a) and b)

The composition of the institution-specific countercyclical capital buffer must be disclosed semi-annually. The upper limit for the coverage of the entire countercyclical capital buffer for all relevant countries with common equity tier 1 capital is 2.5%.

The table below depicts the countries with the highest risk positions according to the guidelines for the countercyclical buffer, as well as the countries that have implemented a countercyclical capital buffer in 2022.

### Geographic distribution of credit risk positions relevant for the calculation of the countercyclical capital buffer (Article 440 (a) CRR)

Breakdown by countries	Risk Position value according to KSA	Risk-weighted position amounts	Weightings of capital requirements	Countercyclical capital buffer ratio (in %)
France	2.517.270	201.382	9,50%	0,00%
Luxembourg	5.789.337	463.147	21,85%	0,50%
Malta	1.530.749	122.460	5,78%	0,00%
Sankt Kitts and Nevis	0	0	0,00%	0,00%
United Kingdom	871.467	69.717	3,29%	0,00%
Liechtenstein	39	3	0,00%	0,00%
Cyprus	0	0	0,00%	0,00%
Mexico	10.379	830	0,04%	0,00%
Germany	8.765.139	701.211	33,08%	0,00%
Austria	5.345.509	427.641	20,17%	0,00%
Switzerland	1.115.858	89.269	4,21%	0,00%
Spain	552.427	44.194	2,08%	0,00%
Italy	2.172	174	0,01%	0,00%
Israel	111	9	0,00%	0,00%
<b>Total</b>	<b>26.500.458</b>	<b>2.120.037</b>	<b>100,00%</b>	

**Table: Geographic Distribution of Credit Risk Positions Relevant for the Calculation of the Countercyclical Capital Buffer**

In the following illustration, the amount of the institution-specific countercyclical capital buffer for FIS is depicted.

Amount of institution-specific countercyclical capital buffer (Article 440 (b) CRR)	Amount
Total risk amount	29.258.613
Institution-specific countercyclical capital buffer ratio (in %)	0,11
Requirements for the institution-specific countercyclical capital buffer	32.184

**Table: Amount of the Institution-specific Countercyclical Capital Buffer**