

Bank Name	All other banks
LEI Code	*****
Country Code	ОТ



Key Metrics

All other banks

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	73,814	32,511	61,755	17,794	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	72,322	31,110	61,013	17,083	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	79,930	33,190	67,383	17,954	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	78,437	31,789	66,641	17,243	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	95,257	36,776	80,155	19,400	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	93,917	35,375	79,414	18,689	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	398,952	178,548	330,798	94,704	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	398,729	178,358	330,525	94,513	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.50%	18.21%	18.67%	18.79%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.14%	17.44%	18.46%	18.07%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.03%	18.59%	20.37%	18.96%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.67%	17.82%	20.16%	18.24%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	23.88%	20.60%	24.23%	20.48%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.55%	19.83%	24.03%	19.77%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,496,279	513,783	1,182,028	288,194	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.34%	6.46%	5.70%	6.17%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

All other banks

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	79,930	33,190	67,383	17,781	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	77,728	31,094	66,440	16,928	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,496,279	513,783	1,182,028	288,194	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,494,460	512,085	1,181,712	287,935	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	6.5%	5.7%	6.2%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.2%	6.1%	5.6%	5.9%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital All other banks

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	95,257	36,776	80,155	19,400	C 01.00 (r010,c010)	Articles 4(118) and 72 of CBR
	A.1	transitional adjustments) Copital instruments eligible as CET1 Capital (including share premium and net own capital	73,814	32,511	61,755	17,794	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	29,374	18,681	24,158	12,293	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	50,895	16,904	52,150	17,326	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CBR
	A.1.3	Accumulated other comprehensive income	-1,647	-491	-878	12	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-3,523	-2,810	-11,795	-11,171	C 01.00 (r200,c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,249	3,125	4	4	C 01.00 (r230,c010)	Article 84 of ORR
	A.1.7	Adjustments to CET1 due to prudential filters	-180	-44	-144	-58	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-2,582	-1,466	-1,263	-620	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CIR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) U has that rely on future promtability and do not arise from temporary differences net or associated DTLs	-3,104	-2,929	-776	-557	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-49	-40	-19	-4	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-41	-39	-45	-42	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of ORR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-27	-67	-60	-9	$\begin{array}{l} C \ 01.00 \ (r450,c010) + C \ 01.00 \ (r460,c010) + \\ C \ 01.00 \ (r470,c010) + C \ 01.00 \ (r471,c010) + \\ C \ 01.00 \ (r472,c010) \end{array}$	Articles 4(56), 38(1) point (b) (i) and 89 to 91 of ORE, Articles 38(1) point (b) (b), 240(1) point (b), 244(1) point (b) and 258 of ORE, Articles 38(1) point b) (ii) and 279(3) of ORE, Articles 38(1) point b) (iv) and 155(4) of ORE.
	A.1.14.1	Of which: from securitisation positions (-)	-27	-7	-25	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	-1	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (b); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-156	-129	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	-5	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	-122	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-215	-41	-308	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-245	-219	-160	-221	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	2,187	2,081	892	843	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-295	-281	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,482	2,362	892	843	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,115	678	5,628	160	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,098	661	5,578	151	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r090,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Ter 1 transitional adjustments	17	18	51	10	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	79,930	33,190	67,383	17,954	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	15,328	3,587	12,773	1,446	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	15,118	3,323	12,578	1,246	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		411	311	108	113	$\begin{array}{l} C \; 01.00 \; (r910,c010) + C \; 01.00 \; (r920,c010) + \\ C \; 01.00 \; (r930,c010) + C \; 10.00 \; (r940,c010) + \\ C \; 01.00 \; (r950,c010) + C \; 01.00 \; (r978,c010) + \\ C \; 01.00 \; (r970,c010) + C \; 01.00 \; (r978,c010) \\ C \; 01.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-201	-48	86	86	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	398,952	178,548	330,798	94,704	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	233	246	298	200	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.50%	18.21%	18.67%	18.79%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.03%	18.59%	20.37%	18.96%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.88%	20.60%	24.23%	20.48%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	71,627	30,431	60,863	16,951	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.96%	17.07%	18.42%	17.94%	[D.1]/[B-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,493	1,401	742	711	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-152	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	223	189	273	191	C 05.01 (r440,c040)	
	timate calcula	ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	culatory point of view at the res	ording data are not taken into a	count in this calculation			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

All other banks

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	322,808	152,991	251,238	78,497	C 02.00 (0440, c010) -[C 07.00 (0490, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (1130, c220, s001) + C 08.01 (040, c280, s001) + C 08.01 (0450, c260, s001) + C 08.01 (0460, c260, s001) + C 08.01 (040, c269, s002) - C 08.01 (0450, c260, s002), + C 08.01 (0460, c260, s002)]-[C 02.00 (0470, c010)] - C 02.00 (0440, c010)]
Of which the standardised approach	122,455	94,726	79,021	51,982	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	15,178	11,631	8,967	7,207	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	162,463	44,380	140,219	16,711	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	9,328	732	9,322	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	10,788	4,925	7,562	3,211	C 07.00 (r090, r220, s001) + C 07.00 (r110, r220, s001) + C 07.00 (r130, r220, s001) + C 08.01 (r040, r260, s001) + C 08.01 (r050, r266, s001) + C 08.01 (r050, r260, s001) + C 08.01 (r040, r260, s002) + C 08.01 (r050, r
Credit valuation adjustment - CVA	4,982	1,593	4,286	1,112	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	5,219	1,133	4,595	960	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	7,098	2,405	6,124	1,774	C 02.00 (R520, c010)
Of which the standardised approach	1,972	1,258	2,161	1,435	C 02.00 (R530, c010)
Of which IMA	5,126	1,147	3,963	339	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1900_010_60*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_00,C 24.00,C 24.00_00,C 24.00_00,C 24.00_00,C 24.000,C 24.
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	44,777	13,694	38,841	7,839	C 02.00 (R590, c010)
Of which basic indicator approach	1,971	1,966	435	435	C 02.00 (R600, c010)
Of which standardised approach	14,837	11,728	9,990	7,405	C 02.00 (R610, c010)
Of which advanced measurement approach	27,969	0	28,416	0	C 02.00 (R620, c010)
Other risk exposure amounts	3,280	1,807	18,152	1,310	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	398,952	178,548	330,798	94,704	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2021 EU-wide Transparency Exercise P&L All other banks

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	41,433	5,795	5,976	2,321
Of which debt securities income	2,322	1,012	274	359
Of which loans and advances income	28,525	2,942	4,230	1,150
Interest expenses	23,162	3,259	3,056	1,337
(Of which deposits expenses)	3,805	345	492	119
(Of which debt scuritse issued expenses)	8,177	793	1,039	268
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	63	28	2	18
Net Fee and commission income	6,127	1,711	890	846
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	801	211	162	53
Gains or (+) losses on financial assets and liabilities held for trading, net	-142	-82	246	20
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-123	3	70	56
Gains or (-) losses from hedge accounting, net	-126	60	158	-105
Exchange differences [gain or (-) loss], net	-207	35	-155	14
Net other operating income /(expenses)	923	129	182	75
TOTAL OPERATING INCOME, NET	25,587	4,632	4,476	1,962
(Administrative expenses)	14,538	2,963	2,312	1,397
(Cash contributions to resolution funds and deposit guarantee schemes)	1,055	223	316	112
(Depreciation)	1,256	326	162	132
Modification gains or (-) losses, net	12	-11	-2	-2
(Provisions or (-) reversal of provisions)	-13	72	95	201
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	51	0
(Commitments and guarantees given)	35	87	9	4
(Other provisions)	-48	-14	35	197
Of which pending legal issues and tax litigation ¹	0	-257	0	0
Of which restructuring ¹	0	-96	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	5,939	1,159	355	604
(Financial assets at fair value through other comprehensive income)	10	4	0	0
(Financial assets at amortised cost)	5,930	1,155	356	604
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	129	57	237	243
(of which Goodwill)	8	0	230	230
Negative goodwill recognised in profit or loss	0	0	1,078	1,150
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	453	148	60	22
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-145	-70	2	-4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,002	-101	2,137	438
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,793	-265	1,566	219
Profit or (-) loss after tax from discontinued operations	13	-5,330	0	25
PROFIT OR (-) LOSS FOR THE YEAR	1,806	-5,595	1,566	245
Of which attributable to owners of the parent	1,599	-3,615	1,542	228

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

All other banks

(min EUR)	ı	As of 30/09/20	20			As of 31,	12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fa	ir value hieraro	hy		Fa	ir value hieraro	hy		Fa	ir value hieraro	ihy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	201,641				30,662				211,095				36,474				IAS 1.54 (i)
Financial assets held for trading	47,160	1,939	40,595	4,626	9,713	138	7,490	2,085	35,048	2,158	30,196	2,695	8,159	145	6,360	1,654	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	8,777	1,258	2,751	4,768	5,741	1,002	1,721	3,018	6,267	261	2,281	3,725	3,267	214	1,259	1,795	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1,591	103	1,238	251	127	0	127	1	1,436	99	1,145	193	126	0	125	1	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	50,339	43,069	5,325	1,944	11,940	7,521	2,805	1,615	37,047	30,324	4,985	1,738	9,897	6,253	2,264	1,379	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	1,031,973				240,363				839,108				213,286				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	18,411	194	17,857	360	1,916	212	1,590	114	13,313	0	13,186	127	1,136	0	1,022	114	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	31,007				631				22,845				472				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	48,887				218,296				31,344				11,192				
TOTAL ASSETS	1,439,786				519,389				1,197,503				284,010				IAS 1.9(a), IG 6

(1) Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30,	06/2021			
		Gross carr	ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impa	irment	Gr	oss carrying am	ount	Accu	imulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant I increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sincu initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	45,584	961	6	-13	-4	-3	8,545	379	8	-9	-3	-3	33,512	404	0	-4	-5	0	7,245	176	0	-3	-1	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	1,353	1,329	82	0	-14	-13	1,065	1,187	38	0	-13	-7	1,032	1,146	37	0	-12	-7	749	1,114	36	0	-15	-7	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	117,640	7,154	83	-42	-173	-13	69,544	6,741	71	-45	-153	-17	69,974	6,451	37	-26	-140	-2	59,082	5,994	34	-29	-132	-2	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	826,924	63,693	29,783	-1,132	-1,997	-9,949	141,161	19,398	7,959	-168	-449	-3,678	696,255	54,841	20,119	-884	-1,424	-6,093	128,879	16,903	3,816	-181	-489	-1,981	Annex V.Part 1.32, 44(a)

(1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

All other banks

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	45,999	11,834	34,140	10,233	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	7,467	881	6,572	866	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,230,439	252,727	1,030,399	231,133	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	55,618	22,504	42,336	17,695	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	77	74	1,433	1	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,412	1,263	2,026	1,262	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,613	429	1,180	402	IAS 1.54(n-o)
Share capital repayable on demand	1	1	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	11,224	2,935	12,011	5,628	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	250	197,007	143	162	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,356,099	489,655	1,130,240	267,382	IAS 1.9(b);IG 6
TOTAL EQUITY	83,687	29,734	67,263	16,628	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,439,786	519,389	1,197,503	284,010	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

All other banks

(mln EUR)

			Carrying	amount]
Breakdown of financial liabilities t	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		100,708	34,339	75,307	27,927	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	909	0	1,168	0	Annex V.Part 1.31
	Central banks	114,691	26,006	100,958	23,100	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	4,274	200	2,027	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	18,391	6,290	10,534	5,172	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	13,499	4,260	6,893	4,240	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	75,166	17,392	46,695	14,805	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	8,261	400	8,051	599	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	Other financial corporations	99,262	21,773	91,684	20,974	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	45,146	5,083	42,141	5,542	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	162,744	27,422	149,883	27,603	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	100,230	25,142	92,457	27,280	ECB/2013/33 Annex 2.Part 2.9.1
	Households	409,017	85,533	317,781	81,317	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	162,296	63,009	104,614	76,143	Annex V.Part 1.42(f), 44(c)
Debt securities issued		355,724	68,226	317,985	58,080	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	20,201	1,519	15,672	1,247	Annex V.Part 1.37
Other financial liabilities		2,911	967	1,453	949	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,339,523	287,946	1,113,447	259,926	

2021 EU-wide Transparency Exercise Market Risk

Market Risk All other banks

- I I I I I I I I I I I I I I I I I I I	SA					1	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	ndum item)	STRESSED VaR ()	Memorandum item)	INCRE DEFAU MIGRAT CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) × AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodifies risk	546 440 56 48 21 24 807 544	466 357 61 67 30 30 717 8	145 18 12 2 2 0 7 4	48 5 4 1 0 2 2	232 68 1 1 0 17 8	85 19 3 0 0 0 6 3							24 17 2 2 0 3 0	6 5 1 0 0 1	75 71 4 1 0 5 0	19 18 1 0 0 0 2 0						
Total	1,945 As of 31/03/2021	1,258 As of 30/06/2021	127	42	225	80 As of 31/	58 03/2021	57	0	0	0	5,126	19	5	71	17 As of 30/0	3 6/2021	1	0	0	0	1,147
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	817 643 65 47 23 23 587 709	761 600 55 27 27 617 3	106 5 0 0 0 5 5 6	8 1 0 0 0 1 2	141 23 0 0 0 0 9 18	44 4 0 0 0 0 2 5							5 5 0 0 0 0 0 0	1 0 0 0 0 0 0	22 22 0 0 0 0 0 0 0	4 4 0 0 0 0 0 0 0						
Total	2,160	1,435	104	8	151	48	60	62	0	0	0	3,963	5	1	22	4	0	0	0	0	0	339

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



EBA MARKAN 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

All other banks

					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	204.349	341,644	14,316		155.850	196,921	12,685	
	Regional governments or local authorities	92,170	98,847	5.132		33,800	35.257	4,939	
	Public sector entities	77,369	21,000	3,767		12.596	10,013	3,239	
	Multilateral Development Banks	1.733	2,009	2		1,162	1,421	2	
	International Organisations	1,410	1.409	0		371	371	0	
	Institutions	56,697	26,389	6,870		28,944	15,865	4,949	
	Corporates	128.483	51.966	45.407		43.666	31,221	25,828	
	of which: SME	28,711	11,065	9,809		12,356	7,654	6,314	
	Retail	26,777	16,676	10,921		22,488	12,541	7,981	
Consolidated data	of which: SME	14,904	9,659	5,686		12,284	6,710	3,640	
CONSOIIUALEU UALA	Secured by mortgages on immovable property	49,506	48,497	17,350		47,053	46,589	16,448	
	of which: SME	7,424	6,832	2,503		5,878	5,641	1,949	
	Exposures in default	7,914	4,574	5,225	2,807	6,117	3,360	3,826	2,23
	Items associated with particularly high risk	2,582	1,926	2,882		2,187	1,689	2,527	
	Covered bonds	5,978	5,977	910		3,573	3,572	659	
	Claims on institutions and cornorates with a ST credit assessment	145	117	43		193	185	55	
	Collective investments undertakings (CIU)	1,244	1,224	1,195		1,324	1,302	1,280	
	Eouitv	2,082	1,965	2,883		2,275	2,159	3,194	
	Other exposures	45,838	33,151	9,957		18,641	11,099	9,531	
	Standardised Total ²	⁽¹⁾ Original exposure, unlike Ex-	657,374	126,862	5,408	380,240	373,566	97,143	4,705

oosare, unlike boosare value, is reported before taking into account any effect due to credit conver of Tritial rines not include the Servitarication mobilion unlike in the results revier to the 2019 avervice

		Standardised Approach									
			As of 30,	/09/2020			As of 31,	/12/2020			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	28,799	32,154			30,985	35,837	2,187			
	Regional governments or local authorities	7,606	8,457			7,405	8,113	1,623			
	Public sector entities	613	392	351		549	407	329			
	Multilateral Development Banks	865	946	0		1,019	1,097	0			
	International Organisations	66	66	0		190	190	0			
	Institutions	4,059	3,402	1,449		4,263	3,842	1,485			
	Corporates	9,962	5,965			10,741	5,690	4,910			
	of which: SME	2,549	1,302	1,022		3,597	1,331	1,035			
	Retail	6,190	2,020			6,538	1,999	1,296			
ITALY	of which: SME	3,486 3.606	1,173	673		3,701	1,118	639			
	Secured by mortoages on immovable property		3,594	1,323		3,416 996	3,404 991	1,257			
	of which: SME Exposures in default	1,000	996	355	565	1399	991 728	355	503		
		1,53/	187	280		225	173	250	303		
	Items associated with particularly high risk Covered bonds	248	187	351		710	709	341			
	Claims on institutions and corporates with a ST credit assessment	,		331		10	103	544			
	Collective investments undertakings (CIU)	471	452	452		512	490	490			
	Equity	282	282	431 428		374	374	608			
	Other exposures	502	502	420		530	530	519			
	Standardised Total ²				709				652		

¹⁰ Ordered associate, sofile Bossiers value, is stronted before taken the sociation of the dark to not constrained from a constrained from the sociation of the sociation o

			Standardised Approach								
			As of 30)	09/2020			As of 31,	/12/2020			
	(min E48, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	8,823	9,936	0		11,794	12,811	0			
	Regional governments or local authorities	2,393	3,726	625		2,108	2,912	582			
	Public sector entities	4,367	3,993	414		2,907	2,619	446			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	13,485	2,713	452		9,497	2,035	374			
	Corporates	4,281	3,132	2,580		3,312	2,558	2,168			
	of which: SME	490	326	322		356	205	205			
	Retail	65	63	42		10	8	5			
FRANCE	of which: SME	58	58	38		3	3	2			
THURSD	Secured by mortoages on immovable property	39	39	14		39	38	13			
	of which: SME	348	264	381		1 266	1	221			
	Exposures in default	.948	254	381	42	266	15/	221			
	Items associated with particularly high risk Covered bonds	1.224	1.224	/ 122		5 1.226	5 1,226	123			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1,224	1,224	122		1,220	1,220	123			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	25	2	2		3/	3/	11			
	Equity					10	10	10			
	Courty Other exposures	302	27	24		23	23	10			
	Standardised Total ²			11	53	2	13	1.7			
	Standardised Fotal				33						

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		Standardised Approach								
			As of 30/	09/2020			As of 31)	12/2020		
	(min BUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	33	819	0		108	120	0		
	Regional governments or local authorities	8,526	8,526	1,705		8,546	8,546	1,709		
	Public sector entities	1,952	1,856	635		1,747	1,653	546		
	Multilateral Development Banks	13	13	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	8,968	7,620	1,230		2,518	2,062	424		
	Corporates	10,314	9,308	7,025		7,671	7,658	5,789		
	of which: SME	74	73	71		3	2	2		
	Retail	45	44	31		3	2	1		
UNITED KINGDOM	of which: SME	42	43	30		0	0	0		
ONTILE RENODORI	Secured by mortgages on immovable property	12	12	4		14	14	5		
	of which: SME	0	0	0		0	0	0		
	Excosures in default	36	21	23	15	28	13	16	15	
	Items associated with particularly high risk	3	3	4		3	3	4		
	Covered bonds	501	501	50		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		44	44	9		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
1	Equity	6	6	6		4	4	4		
	Other exposures	2,073	51	1		0	0	0		
	Standardiered Total ²				38				33	

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		Standardised Approach								
			As of 30,	/09/2020			As of 31	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
SWEDEN	Control reventments or cannot be a for (U.K. %) escienced averagements for local automatical Public sector actilities Public sector actilities Mathematical Control and Annotations Institutions Control and Sector actilities Factor of the metalement of the public of the public Control and Sector activities and Control and Sector activities Factor of the metalement of the public of the public Control and Sector activities and Control and Sector activities Factor of the metalement and Control and the public of the public Control and Sector activities and Control and Sector activities Control and Sector activities and Control and Sector activities a	21 0 0 2460 243 3 3 3 7 7 4 3 0 0 0 2 22 0 0 0 0 0 0 0 0 0 0 0 0 0	21 0 0 288 152 16 14 14 3 0 0 0 0 222 0 0 0 0 0 0 0 0 0 0 0 0 0	145 12 12 12 12 12 12 12 12 12 12 12 12 12	0	12 0 0 245 245 130 22 4 1 1 3 0 0 0 221 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 C 244 121 14 15 15 15 15 15 15 15 15 15 15		0	
	Standardised Total ²				0				0	
		⁽¹⁾ Original exposure, unlike E ⁽²⁾ Total value adjustments an exposures, but includes gene exposures.	d provisions per country of cou							



Credit Risk - Standardised Approach All other banks

				Standardise	d Approach					
		As of 30)	09/2020			As of 31,	/12/2020			
(min EUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Central oversnemets or central banks Readonal oversmenses for local authorities Public scotor entities Multitural Sevenses Torial autorities Setemational Oreanizations Institutions Composato et or entities Set	511 1,751 349 12 0 3,242 6,798 559 544	606 1,751 345 12 0 1,647 2,738 559 525	0 717 90 2 0 576 1,951 556 393		996 1,583 328 12 0 1,062 1,833 12 1,833 12 1	1,075 1,583 325 12 0 965 1,917 11	0 658 2 0 377 1,177 8 1			
of analysis (SBE Sociard's monitorias on immovable property of which (SBE Sociard's monitorias) (SBE Sociard SBE Sociard SBE S	14 4 0 11 7 0 0 27 0 27	13 4 0 10 7 0 0 27 0 27	10 2 0 14 10 0 0 27 0 27	1	- 0 4 2 7 0 0 0 2 1	0 4 1 7 0 0 29 1	0 1 10 0 0 29 1	1		
 Standardised Total ²	⁽¹⁾ Original exposure, unlike Ex	osure value, is reported befo	re taking into account any effer	13 It due to credit conversion factor	ers or credit risk mitigation techn	iaues (e.a. substitution effect	2)	14		
	⁽²⁾ Total value adjustments and exposures, but includes generative		nterparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AWAs)	and other own funds reduct	ions related to the			
	Standardised Approach									

		Standardised Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(min F18 - %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²	
	Central governments or central banks	5,060	5,090	1		4,688	4,717	0		
	Regional governments or local authorities	2.752	2,894	4		2.612	2,752	3		
	Public sector entities	400	326	51		362	290	37		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	425	378	161		423	388	142		
	Corporates	1,240	1,008	1,003		1,052	873	868		
	of which: SME	36	36	31		39	37	33		
	Retail	40	39	26		3	3	2		
SPAIN	of which: SME	38	38	26		3	3	1		
SPAIN	Secured by mortgages on immovable property	5	5	2		17	17	7		
	of which: SME	0	0	0		12	12	5		
	Exposures in default	189	145	182	36	187	139	177		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	223	223	43		211	211	42		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	7	7	7		8	8	8		
	Other exposures	0	0	0		0	0	0		
	Standardized Total ²				41					

		Standardised Approach								
			As of 30/	09/2020			As of 31,	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	2,195	3,101	0		3	555	0		
	Regional governments or local authorities	1,425	1,425	0		392	392	0		
	Public sector entities	1,/4/	1,428	0		0	0	0		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	Institutions	4.177	1.542	290		4,834	874	143		
	Corporates	903	597	592		213	199	194		
	of which: SME	134	133	129		75	75	70		
	Retail	300	296	212		5	5	3		
GERMANY	of which: SME	296	294	211		3	3	2		
GERMANT	Secured by mortgages on immovable property	9	8	3		9	9	3		
	of which: SME	1	1	0		0	0	0		
	Exoosures in default	53	2	/	8		U	0	3	
	Items associated with particularly high risk Covered bonds					310				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	311	311	31		310	310	31		
	Collective investments undertakings (CIU)	0	ő	ő		0	ő	ő		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
1	Chandrash and Tabal				22				12	

					Standardis	e Approach			
			As of 30,	09/2020			As of 31	/12/2020	
	(min F18 - %)	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BRAZIL	County and eventments is calculations: Readow a conversion of a cal and others Readow a conversion of a cal and others Readow a conversion of a calculation of a listicaturatical of conversions: Institutions Conversion: State Read Acts, Sta	1 0 0 25 2,9117 1,150 0 1 336 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 22 2,852 1,140 0 0 225 255 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 7 2,627 915 0 0 0 285 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	121	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
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					Standardise	ed Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ⁸	Risk exposure amount	Value adjustments and provisions ²
JAPAN	Cantral assembles or central basis Excluded assembles Public statute methids Public statute methids Contractions Excluded assembles Institutions Contractions Facilitations Contractions Facilitations Contractions Facilitations Contractions Facilitations Contractions Facilitations Contractions Facilitations Contractions Facilitations Facilitations Facilitations Facilitations Contractions Facilitations Contractions Facilitations Contractions Facilitations Contractions Con	0 2,780 528 38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 2.469 0 515 38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	•	0 437 2,706 0 407 407 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 432 2,400 6 388 46 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 87 1,193 0 194 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				Ō				Ö

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		Standardised Approach									
			As of 30/	09/2020			As of 31,	12/2020			
	(mb R(P %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	8.668	8.663	7		9.122	9,120	6			
	Regional governments or local authorities	697	827	189		710	801	158			
	Public sector entities	488	398	94		495	408	100			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	37	35	7		49	47	9			
	Corporates	2,960	2,497	2,449		2,809	2,377	2,001			
	of which: SME	2,164	1,844	1,797		2,180	1,851	1,477			
	Retail	3,943	3,222	1,763		3,991	3,256	1,745			
PORTUGAL	of which: SME	2,820	2,413	1,179		2,844	2,426	1,151			
TORTOGAL	Secured by mortgages on immovable property	3,959	3,876	1,391		4,048	3,962	1,392			
	of which: SME	1,124	1,078	392		1,139	1,092	368			
	Exoosures in default	911 617	548	722	334	891 659	553 560	732	304		
	Items associated with particularly high risk Covered bonds	61/	529	/85		659	560	833			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1/	1/	8		1/	1/	8			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	2	2	2		2	2	2			
	Collective investments undertakings (CLU) Equity	312	312	566		315	315	573			
	Edurty Other exposures	2.141	1.626	1,228		2.097	1.597	1.232			
	Standardised Total ²	4,111	1,020	1,110	943	2,007	1,000	****	908		
	Stender used Fotor	(1) Original exposure, unlike Ex	mosure value is remorted helfor	e taking inte account any office		er er eneft sick mitisation teche	inar (e.e. cubditation effect	()			

¹⁰ Obtainal ecourse, unlike Ecourse value, is recorded before takino into account any effect due to creat conversion factures or world that mitotation technologies (a.e. substitution effects).
¹⁰ Total value arbitrariest and revolving or construit of construence excludes these for securitration ecourses, additional valuation and turberess. (Alk6) and other own funds inductions related to the exposures, but includes).



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

All other banks

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(mh E.R., %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	164,739	278,857	5,419		100,170	114,649	3,588	
	Regional governments or local authorities	84,654	89,738	4,604		27,013	28,133	4,510	
	Public sector entities	67,240	12,029	3,204		8,325	7,231	2,501	
	Multilateral Development Banks	1,825	1,915	2		1,242	1,329	2	
	International Oroanisations Institutions	2,907 53,214	2,907 26.370	7,863		410 25.281	410 13.171	4,545	
		123.816	43.817	7,803		39,455	25,479	20,709	
	Corporates of which: SME	24,325	43,81/ 5,881	37,479 4,881		39,955	25,479	20,709 2,625	
	or which: SME Retail	17.299	5,001 8,272	5,587		13.055	3,179	2,625	
	of which: SMF	10.632	5.154	3,248		7.418	2.082	1,195	
Consolidated data	Secured by mortgages on immovable property	22,814	21,840	8,108		20.439	20,338	7,382	
	of which: SMF	3,662	3,294	1,335		2,259	2,236	869	
	Exposures in default	4,510	2,458	2,784	1,536	3,073	1,692	1,976	1,020
	Items associated with particularly high risk	680	469	704		336	269	404	
	Covered bonds	6,154	6,153	984		3,712	3,711	690	
	Claims on institutions and comparates with a ST credit assessment	136	100	37		659	625	388	
	Collective investments undertakings (CIU)	711	686	686		555	555	823	
	Eaulty	1,561	1,446	1,785		1,360	1,244	1,581	
	Other exposures	22,456	20,096	3,354		6,292	3,658	2,831	
	Standardised Total ²	574,716	517,155	82,600	1,995	251,376	226,986	54,933	1,348
		 Original exposure, unlike Er Standardised Total does no 				ors or credit risk mitigation tech	niques (e.g. substitution effec	15).	

		Standardised Approach								
			As of 31,	03/2021			As of 30,	06/2021		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	40,475	48,185	2,131		44,411	52,732	2,111		
	Regional governments or local authorities	7,556	8,165	1,632		7,801	8,192	1,645		
	Public sector entities	1,004	523	502		1,013	520	493		
	Multilateral Development Banks	1,184	1,259	2		1,215	1,287	2		
	International Organisations	182	182	0		189	189	0		
	Institutions	4,786	4,106	1,545		4,075	3,506	1,535		
	Corporates	15,316	6,665	5,877		15,393	7,029	5,986		
	of which: SME	4,366	1,392	1,107		4,470	1,364	1,087		
	Retail	8,072	2,100	1,356		8,178	2,019	1,312		
ITALY	of which: SME	5,193	1,246	715		5,276	1,138	651		
TIALI	Secured by mortgages on immovable property	3,976	3,949	1,624		3,822	3,794	1,566		
	of which: SME	1,360	1,348	560		1,293	1,282	533		
	Exposures in default	1,567	819	935	575	1,465	740	836	591	
	Items associated with particularly high risk	188	140	210		151	127	191		
	Covered bonds	754	753	375		716	715	358		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		21	21	14		
	Collective investments undertakings (CIU)	548	523	523		414	414	595		
	Eaulty	398	398	636		326	325	564		
	Other exposures	1,032	1,032	883		846	846	685		
	Standardised Total ²				751				746	

10 Organi exposes, unite Esposers stato, is reported farles tating the account any effect due to once conversion factors or credit risk influence tachingues (a.e., substitute effects). (7) Dirar wink adjointees and any produces a contractive exclusion to one or account any effect due to one contractive exclusion exposures, additional valuation adjointees (Ank) and other own funct inductions related to the encounces, but holdes account any effect due to one for account any effect due to one funct inductions related to the encounces, but holdes account and this adjustments.

					Standardisi	ed Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	11,310	12,621	0		10,993	12,175	0	
	Regional governments or local authorities	1,916	2,614	510		1,731	2,357	468	
	Public sector entities	3,068	2,692	395		2,276	2,147	272	
	Multilateral Development Banks	13	13	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,353	2,378	388		8,658	2,127		
	Corporates	3,835	2,929	2,234		3,652	2,539		
	of which: SME	405	250	243		405	244	240	
	Retail	89	88	58		2	4	1	
FRANCE	of which: SME	88	88	58		2	4	1	
	Secured by mortgages on immovable property of which: SME	1	1	0		0	0	0	
	or which: SME Exposures in default	260	152	215	79	213	148	211	20
	Items associated with particularly high risk	200		7	10		140		
	Covered bonds	1.273	1.273	127		1,373	1,373	137	
	Claims on institutions and corporates with a ST credit assessment	34	1,2/3			1,0/0 59	58		
	Collective investments undertakings (CIU)	1	1	1		14	14	22	
	Equity	8	8	8		8	8	8	
	Other exposures	23	23	23		24	24	24	
	Standardised Total ²				35				2

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United light Conduct Space Conduct S						Standardise	d Approach							
United Light Conduct Sector Conduct S			Original Exposure' Exposure Values' Risk exposure and the posure values' Value Adjustments are providents'' Original Exposure' Exposure Values' Risk exposure and the providents'' 7,50 7,50 7,50 7,50 7,50 7,50 7,50 7,50 7,50 1,50 2,51 1,10 0 <t< th=""></t<>											
Sector assessments or control polantic 3 3 3 0		(1) 78 (1)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount		Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Cultiv 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	UNITED KINGDOM	Contrat exercises are central basis. Redic accenterios or local authoritiss Redic accententias Redic accententias Subtactions Subt	1,700 13 0 4,428 7,831	1,998 13 0 3,616 7,298	526 0 684 5,663	22	1,203 0 1,580	1,165 0 0 1,589	432 0 0 420	6				

CO sparal expenses, while Expenses values, a regreter large transmission of the second area of the seco

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWEDEN	Cacial averagements of cacial abacks Backet averagements in local abachstations Backet averagements in local Multilitation 2 New Joseph Statistics Institutions of affantistics of affantistics Second Joseph Statistics Second Joseph Statistics S	10 0 0 334 259 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100 0 0 312 312 312 312 312 312 312 312 312 312			0 0 289 323 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 6 0 299 72 28 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	71 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				0
			d provisions per country of co		ect due to credit conversion fac ecuriatisation exposures, additio				



Credit Risk - Standardised Approach All other banks

					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min File %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central exerements or central backs Redic accements of local authorities Padie accements of local authorities Padie accements of local authorities Sector and the sector accements Sector and the sector accements Sector accements of local and accements of local Sector accements of loc	1157 1.565 317 0 0 2,749 4,873 9 9 4,873 1 1 0 14 1 0 14 7 7 0 14 1 0 14 1 0 19 19 19 19 19 19 19 19 19 19 19 19	1 235 1,555 316 0 0 1,406 2,253 9 9 277 277 1 0 1 3 7 7 0 1 3 7 7 0 1 3 1 7 7 0 1 3 1 7 7 0 1 3 1 7 7 0 1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 552 52 53 50 0 511 1,539 9 9 287 7 160 0 0 0 9 19 11 11 0 0 0 9 20 7 160 19 19 11 10 10 19 11 10 10 19 11 10 10 10 10 10 10 10 10 10 10 10 10		1,021 1,510 256 0 973 2,246 1 1 0 0 0 0 0 0 1 0 1 0 1 0 1 1 3 4 2 2 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1,100 1,530 255 0 943 2,511 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	623 52 0 376	
	Other exposures Standardised Total ²	34	34	34	11	1	1	· · · · ·	17
		(1) Original exposure, unlike E: (2) Total value adjustments an							

(1) Organi exposure, unlike toposure value, is reported before taking into account any effect due to creat conversion factors or creat nick inti (2) Total value adjustments and provisions per country of counterparty excludes those for securistization exposures, additional valuation adjusts emposures, but includes owneral creat risk adjustments. ation techniques (e.g. substitut) ints (AVAs) and other own fund

		conginal taposure "suposure value" kilk explosure almount "provisions" unginal taposure "suposure value" kilk explosure almount "provisions" 2009 2,009 1 1.056 1,056 0											
			As of 31,	/03/2021			As of 30	06/2021					
	(min F18 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	2.058	2.099	1		1.836	1.875	0					
	Regional governments or local authorities	2,477	2,599	3		2,455	2,569	8					
	Public sector entities	345	291	36		318	264	24					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	709	268	117		863	113	42					
	Corporates	1,112	876	871		957	786	730					
	of which: SME	51	51	46		42	41	37					
	Retail	41	41	28		2	2	1					
SPAIN	of which: SME	41	41	28		2	2	1					
SFAIN	Secured by mortgages on immovable property	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	186	138	174	37	287	241	330	3				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	209	209	42		208	208	42					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		223	222	163					
	Collective investments undertakinos (CIU)	0	0	0		6	6	6					
	Equity	0	0	0		0	0	0					
	Other exposures	0	0	0		0	0	0	31				
	Standardised Total ²				41								

Compare expense, while Enserve when, an experied inform taking time according to the second sec

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(min F10 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	Central governments or central banks	1,274	2,090	0		311	940	0	
	Regional governments or local authorities	634	634	0		371	371	0	
	Public sector entities	627	471	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,341	1,518	327		4,250	1,017	190	
	Corporates	820	482	462		309	268	261	
	of which: SME	143	142	122		98	96	89	
	Retail	250	221	153		2	2	1	
GERMANY	of which: SME	247	221	153		2	2	1	
GERMANY	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	49	7	7	7	34	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	424	423	42		431	431	43	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		48	41	31	
	Collective investments undertakings (CIU)	0	0	0		8	8	13	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardized Total ²				18				

10 Opport regions, while Expenses while, increased with their states are provided in the second and the se

					Standardise	a Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3	3	3		0	0	0	
	Regional governments or local authorities	0	0	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	26	18	8		3	0	0	
	Corporates	2,932	2,844	2,636		4	3	3	
	of which: SME	1,055	1,048	839		2	2	2	
	Retail	0	0	0		0	0	0	
BRAZIL	of which: SME	0	0	0		0	0	0	
DRAZIL	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	393	231	251	162	3	0	0	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

					Standardise	ed Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
JAPAN	Calcula assemanda or cancel a basis Resinand accommentar for local absolutions and the local absolutions which have a basis and the local absolutions between the local absolutions of a strategiest of local absolutions of local abso	0 414 2,520 566 500 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 414 2,215 0 60 60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 83 1,110 0 219 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 454 2,554 0 378 41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	s 414 2,255 0 366 41 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0	•
	Standardised Total ²				0				

Organization of the second secon

		exposures, but includes gene	a dece nac addoments.		Standardise	d Approach			
			As of 31	03/2021			As of 30	06/2021	
	(mh F)0 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
PORTUGAL	Central severements or central tasks Budional accomments Padra carbon antification Padra carbon antification Institutional Institutional Constructional Padra Constructional Padra Padra Constructional Padra Padra Constructional Padra Padra Padra Constructional Padra Padra Padra Constructional Padra Padra Padra Constructional Padra Padra P	2,994 101 413 0 6 78 8 8 0 2 8 8 0 0 2 5 6 0 0 0 0 15 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,994 208 336 4 4 22 8 8 0 0 19 19 10 16 10 10 10 10 10 10 10 10 10 10 10 10 10	1 1 42 29 9 0 0 0 1 1 1 1 1 1 1 5 5 0 0 0 0 0 0 0 0		2,999 100 415 0 0 2 54 0 0 0 0 0 0 0 0 0 0 0 16 0 0 0 1 0 0 0 0	2,929 202 399 0 0 0 0 8 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40 30 0 16 2 2 0 0 0 3 0 0 1 1 3 8 8 9 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				7				7

(1) Original exposine, unlike Esposere value, is reported before tables price accurate any effect due to credit convention factors or credit rule integration techniques (a.g., substitution effects).
(2) Tata' value adjustments and provides par constraint of constrainty excludes those for securitation exposers, additional valuation adjustments (Allel) and other own funds reductions related to the exposure, but challed and constraints.



All other banks

							IRB Ap	oproach					
				As of :	0/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	164,524 59.157	5 169	173,543 25.533	2,263 8,704	0	7 113	11,040 34,156	0 125	19,142 9.589	965 2.983	0	0
	Corporates	346.194	15,787	289.861	118.167	4.706	5.756	121.265	4,841	74,493	35.929	786	2.650
	Corporates - Of Which: Specialised Lending	28,692	901	27,233	8,734	307	420	6,651	5	5,876	4,442	0	195
	Corporates - Of Which: SME Retail	110,330 388,748	7,553	98,557 377.255	32,928	1,581 2.967	2,793 3.916	37,866 91.843	3,315 3,806	22,990 88.119	9,838 18.511	509 268	1,740 2.089
	Retail - Secured on real estate property	388,748	5,516	3/7,255 327,358	54,747	2,967	2,206	91,843	3,806	88,119 69.760	18,511 12.322	268	2,089
	Retail - Secured on real estate property - Of Which: SME	25,334	1.538	24.315	5.142	172	544	4,781	470	4.019	990	22	154
Consolidated data	Retail - Secured on real estate property - Of Which: non-S		3,979	303,043	34,418	2,362	1,662	65,285	2,317	65,741	11,331	105	1,211
	Retail - Qualifying Revolving	5,193	50	5,190	1,443	3	83	5,226	35	5,224	1,441	2	60
	Retail - Other Retail Betail - Other Betail - Of Which: SMF	50,008 37.012	2,236	44,705 30,684	13,744 8.778	430 346	1,627	16,551 8,714	994	13,135 4,413	4,748	139 98	665 372
	Retail - Other Retail - Of Which: pro-SME	12.996	442	14.022	4.966	340	395	7,837	341	8,722	3.291	96 41	293
	Equity	3,402	0	3,402	9,328	0		0	0	0	732	0	
	Other non credit-obligation assets				13,384						1,522		
	IRB Total ²				206,593						60,641		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Secularization position unlike in the results prior to the 2019 exercise.

							IRB Ap	oroach					
				As of 1	0/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	15	0	10	12	0	0	0	0	0	0	0	0
	Corporates	29,850	2,438	17,614	7,914	161	1,243	28,395	2,219	15,988	7,037	148	1,197
	Corporates - Of Which: Specialised Lending	100	5	93	168	0	3	106	5	95	164	0	3
	Corporates - Of Which: SME	13,281	1,834	8,481	2,785	123	949	13,058	1,785	8,141	2,684	124	964
	Retail	23,415 13.936	1,309	21,552	3,302 1.791	180	637 248	22,763	1,065 530	20,842	2,851	122	492
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3.348	661 408	13,933 2,673	477	113	248	3.385	530	14,241 2.686	1,752	78	197
ITALY						28	131	3,385				57	108
	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	10,589	253	11,260	1,320	85	11/	10,859	187	11,556	1,291	5/	89
	Retail - Qualifying Revolving Retail - Other Retail	9,479	0	7,618	1.510	67	389	8,519	536	6.601	1.099	44	295
	Retail - Other Retail - Of Which: SME	6.315	521	3,618	985	50	299	5,393	477	2,577	574	32	295
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: pro-SME	6,315	128	3,618	986 525	17	299	5,393	42/	4.024	5/4	32	21/
	Retail - Other Retail - Or Which: hon-SME Equity	10	120	10	24	1/	50	3,120	105	9,029	323	12	/6
1	Other non credit-obligation assets	10	0	10	27	0		0	0	0	, i i i i i i i i i i i i i i i i i i i		
1	IRB Total												1

							IRB Ap	IRB Approach								
				As of	30/09/2020					As of :	31/12/2020					
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and			
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions			
	Central banks and central governments	785	0	1,285	37	0	0	0	0	473	35	0	0			
	Institutions Corporates	573 3.705	205	591 3.427	118 2.068	0	39	205 130	0	259	45	0	0			
	Corporates Corporates - Of Which: Specialised Lending	3,705	205	3,927	2,068	101	39	130	0	51	19	0	0			
	Corporates - Of Which: SPEcialised Lending Corporates - Of Which: SME	27	1	23	13	0	1	0	0	0	0	0	0			
	Retail	1.951	74	1.723	415	25	49	3	0	3	1	0	0			
	Retail - Secured on real estate property	30	2	30	10	5	1	3	ō	3	i	ō	ō			
FRANCE	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	0	0	0	0	0	0			
FRANCE	Retail - Secured on real estate property - Of Which: non-St	27	1	27	9	5	0	3	0	3	1	0	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	1,921	72	1,693	405	20	49	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	1,921	72	1,692	405	20	49	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	U	0	0	0	0	0	U	0	0			
	Equity Other non credit-obligation assets	34	0	34	102	0	0	0	0	0	U	- °	0			
	IRB Total															

								IRB Ap	proach					
					As of 3	0/09/2020					As of :	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	15,207	0	15,590	0	0	0	0	0	2	0	0	0
	Institutio		2,085	1 794	2,239 6.045	677 2.790	0	2	219 270	0	315	90 199	0	0
	Corporate	Corporates - Of Which: Specialised Lending	238	30	208	107	175	00	155	0	143	99	0	0
		Corporates - Of Which: SME	150	11	139	44	3	2	0	ő	0	0	ŏ	ő
	Retail		1,425	74	1,336	280	23	22	10	0	7	2	0	0
		Retail - Secured on real estate property	51	1	48	10	3	0	8	0	6	1	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SI	51	1	48	10	3	0	8	0	6	1	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0 73	0	220	20	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	1,3/4	73	1,28/	270	20	21	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	1,200	2/0	20	21	1	0	1	0	0	0
	Equity	Read - Const Read - Of Which, hor She	53	ő	53	100	ő	ő	ó	ő	ô	0	ŏ	ő
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value ²		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	3,704	0	17,780	782	0	0	1,995	0	15,748	695	0	0
	Institutions	1,462	0	1,189	196	0	0	1,330	0	1,136	173	0	0
	Corporates	10,974	0	8,977	4,893	0	12	10,429	0	8,323	4,547	0	8
	Corporates - Of Which: Specialised Lending	445	0	344	107	0	0	54	0	26	21	0	0
	Corporates - Of Which: SME	35	0	30	21	0	0	0	0	0	0	0	0
	Retail	584	6	554	142	2	4	0	0	0	0	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0	0		0	0	
SHEDEN	Retail - Secured on real estate property - Of Which: non-S	4	0	4	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	579	0	549	142	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	579	6	549	142	2		0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0	0	0	0	ő	0
	Equity	0	0	0	0	0	0	0	0	0	ő		0
	Other non credit-obligation assets	Ŭ	Ű	Ŭ	-	Ű	Ŭ		Ŭ	Ŭ	-	Ŭ	l i
	IRB Total											1	
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitication tech	niques (e.a. substit	ution effects).		

All other banks

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original Exposure* Exposure amount adjustments original Exposure* Exposure Value* adjustments adjustments adjustments original Exposure Value* Of which: and Of which: adjustments original Exposure Value* Of which: and Of which: adjustments original Exposure Value* Of which: and Of which: adjustments original Exposure Value* Of which is adjustments original Exposure Value*											Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted			Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	24,420	0	24,494	9	0	0	84	0	155	9	0	0
	Institutions	1,040	0	1,085	537	0	5	59	0	122	49	0	0
	Corporates	47,884	1,116	40,099	16,002	531	268	5,683	0	470	226	0	0
	Corporates - Of Which: Specialised Lending	1,575 9.657	0	1,492 9,717	676 3.239	0	6	43	0	42	29	0	0
	Corporates - Of Which: SME Retail	9,657	252	9,/1/ 7.876	3,239	1 70	173	0	0	0	0	0	0
	Retail - Secured on real estate property	36	252	7,670	2,009	/0	1/3	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	200		3.5		ě	0	2	ő	2		ő	0
UNITED STATES	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP	35	1	35	4	0	0	4	0	5	1	0	0
	Retail - Qualifying Revolving	0	, n	0	0	0	0	0	0	ő	ů.	0	0
	Retail - Other Retail	8.674	251	7,840	2.085	70	173	1	0	1	o	0	0
	Retail - Other Retail - Of Which: SME	7,789	239	6,957	1,899	66	162	ō	0	0	0	ō	0
	Retail - Other Retail - Of Which: non-SME	884	12	884	185	4	12	1	0	1	0	0	0
	Equity	329	0	329	895	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	22	0	24	10	0	0	0	0	0	0	0	0
	Institutions	159	0	244	88	0	0	36	0	120	29	0	0
	Corporates	1,785	87	1,179	726	43	22	529	0	28	14	0	0
	Corporates - Of Which: Specialised Lending	152	0	130	78	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	23	0	19	16	0	0	0	0	0	0	0	0
	Retall	735	27	665	222	8	16	2	0	1	0	0	0
	Retail - Secured on real estate property	28	0	27	11	0	0	1	0	1	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME		0	1	0	0	0	0	0	0	0	0	0
JEAIN	Retail - Secured on real estate property - Of Which: non-5	27	0	26	11	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	707	27	638	211	8	16	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	706	27	637	211	8	16	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proacn					
					As of 3	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	2 amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	1,414	0	1,545	33	0	0	646	0	711	31	0	0
	Institutio		1,203	0	1,274	132	0	0	29	0	97	36	0	0
	Corporat		3,906	29	3,577	1,230	7	13	0	0	39	14	0	0
		Corporates - Of Which: Specialised Lending	270	8	252	85	2	5	0	0	0	0	0	0
		Corporates - Of Which: SME	355	12	330	101	3	2	0	0	0	0	0	0
	Retail		2,688	88	2,528	599	37	46	3	0	3	1	0	0
		Retail - Secured on real estate property	198	6	197	41	13	2	3	0	3	1	0	0
GERMANY		Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	0	0	0	0	0	0
GERMANT		Retail - Secured on real estate property - Of Which: non-St	193	6	192	40	13	2	3	0	2	1	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2,489	82	2,331	558	24	44	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	2,487	82	2,329	557	24	44	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	0	0	0	0	0	0
	Equity		8	0	8	28	0	0	0	0	0	0	0	0
	Other not	n credit-obligation assets												
	IRB Total	1												
			(1) Orioinal expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitigation techn	nioues (e.o. substi	tution effects).		

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	4,372	0	374	598	0	2	4,182	0	0	0	0	0
	Institutions	41	0	42	96	0	0	0	0	0	0	0	0
	Corporates	4,611	542	4,752	2,804	203	276	162	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME Retail	105 828	29	112	135 273	0	35	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	828	29	82/	2/3	9	35	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	0	0		0	0	0
BRAZIL	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP	2	0	2	0	0	0	0	0		0	0	0
	Retail - Qualifying Revolving	â	0	â	0	0	0	0	0	ő	0	ő	0
	Retail - Other Retail	826	29	825	273	9	35	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	826	29	825	273	9	35	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	107	0	107	268	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Orininal owned	ine unlike Pennon	na valisa lic nanvota	d hefree taking into accou	nt anv effert rive t	n mafit meuarsine	factors or crofit r	ick mitination tarks	ninues le n substi	haline affarts)		

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions	125 186	0	125 210	17 66	0	0	242 10	0	242 53	33 21	0	0
	Corporates	185	0	210 261	88	0	0	10	0	53 389	21 200	0	0
	Corporates - Of Which: Specialised Lending		0	201	00	0	0	109	0	309	200	0	2
	Corporates - Of Which: SME	0	0	0	ő	0	0	0	0	ő	0	ő	0
	Retail	1	0	1	0	0	ō	0	0	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	0
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
JAPAN	Retail - Secured on real estate property - Of Which: non-SI	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	U		0
	IRB Total												

¹⁷ Orisinal encourse, unlike Encourse value, is recorted before taking into account any effect due to medit conversion factors or credit risk mitigation techniques (e.g. substitution effec

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6	0	5	5	0	0	0	0	0	0	0	0
	Corporates	144	3	123	92	1	1	69	0	68	56	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17	2	10	10	0	0	0	0	0	0	0	0
	Retail	79	3	61	22	1	2	0	0	0	0	0	0
	Retail - Secured on real estate property	6	0	6	1	0	0	0	0	0	0	0	0
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
TORTOGAL	Retail - Secured on real estate property - Of Which: non-St	5	0	5	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	73	3	55	22 22	1	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	72	3	54	22	1	2	0	0	0	U	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	U	0	0
	Uther non credit-obligation assets IRB Total												
					d before taking into accou								

E.





All other banks

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	30/06/2021		
		Original E	xposure1	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	168,612	0	178,698	2,274	0	5	11,075	0	19,680	951	0	0
	Institutions	24,683	367	18,951	4,868	50	85	3,354	0	3,547	752	0	0
	Corporates Corporates - Of Which: Specialised Lending	298,407 24,516	12,474	256,134 23.027	103,684 5,859	2,945 232	4,309 226	64,680 1.286	2,656	33,412	16,922 594	313	1,657
	Corporates - Of Which: SME	92,185	5.580	23,027	25.866	1.216	2.110	1,288	1.987	11.371	4,209	266	1.316
	Retail	333.988	4,492	323.525	42.218	2,554	2,140	38,222	1,561	35.045	5,492	271	1.015
	Retail - Secured on real estate property	287,289	2,786	281.997	30.962	2,087	878	24,560	791	24,552	3,459	187	507
Construction of the local	Retail - Secured on real estate property - Of Which: SME	25,238	1,192	24,009	6,074	335	470	5,437	480	4,414	905	87	247
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	262,051	1,594	257,988	24,888	1,753	408	19,124	311	20,138	2,554	101	260
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	46,699	1,706	41,527	11,256	465	1,262	13,662	770	10,493	2,033	84	507
	Retail - Other Retail - Of Which: SME	37,134	1,502	30,601	8,744	401	1,062	8,428	626	4,084	994	65	380
	Retail - Other Retail - Of Which: non-SME	9,565	204	10,927	2,512	66	201	5,234	145	6,408	1,039	18	127
	Equity Other non credit-obligation assets	3,688	0	3,688	9,322	0		0	0	0	2,596	0	
	TRB Total ²				176.076						2,590		
	TKB Total	(1) Original sur	an and the Da							de an Man Nora Anal	niques (e.g. substitutio	affects)	
					ported before taking it position unlike in the n			ait conversion rai	ctors or credit ris	ex mitigation tech	niques (e.g. substitutio	in errects).	

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	30/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	V alue		Of which: defaulted	provisions		Of which: defaulted	- and a		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	6 45.678	0 2.355	7 24.419	10 12.403	0 214	0 1.297	0 43.624	0 2,485	0 22.641	0 11.199	0 311	0 1.634
	Corporates Corporates - Of Which: Specialised Lending	45,678	2,355	29,919	12,903	219	1,297	43,624	2,485	22,641	233	311	1,639
	Corporates - Of Which: SME	18.994	1.875	11.164	4.130	178	1.042	19,100	1.974	11.331	4.198	265	1.308
	Retail	37.615	1.332	34,504	5,787	208	752	38,137	1,556	34,975	5,475	200	1,012
	Retail - Secured on real estate property	23,177	637	23,177	3,316	130	334	24,495	787	24,495	3,446	187	506
ITALY	Retail - Secured on real estate property - Of Which: SME	5,160	389	4,322	876	48	150	5,434	478	4,411	904	87	247
ITALI	Retail - Secured on real estate property - Of Which: non-SP	18,017	248	18,855	2,439	82	184	19,061	309	20,083	2,541	101	259
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	14,438	695	11,328	2,471	78	418	13,642	769	10,480	2,030	83	506
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	9,403 5.035	570 125	5,300 6.028	1,518 953	63 15	315	8,418 5.224	625	4,080 6,400	993	18	379
	Equity	10	125	10	24	15	104	5,224	144	0,400	1,037	10	0
	Other non credit-obligation assets	10		10		Ű			5	5		1 ů	(i i i i i i i i i i i i i i i i i i i
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fai	ctors or credit ris	k mitigation tech	nniques (e.g. substituti	on effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	1,284	0	1,772	36	0	0	0	0	479	36	0	0
	Institutions	628	0	563	166	0	0	208	0	190	38	0	0
	Corporates Corporates - Of Which: Specialised Lending	4,008 149	196	3,798	2,324 53	58	52	182	0	66	22	0	0
	Corporates - Of Which: SPEcialised Lending Corporates - Of Which: SME	145	1	96	25	0	1	0	0	0	0	0	0
	Betail	2,000	82	1.753	439	24	46	4	0	4	i i	0	0
	Retail - Secured on real estate property	28	2	27	5	1	0	4	ō	3	i	ō	ō
FRANCE	Retail - Secured on real estate property - Of Which: SME	3	1	3	1	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-St	25	1	24	4	1	0	4	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,972	80	1,725	435	23	46	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,972	80	1,724	434	22	46	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	1 34	0	0	0	0	0	0	0	0	0
	Equity Other non-credit-obligation assets	34	0		103	0	0	0	0	0	0	0	0
	IRB Total												
L					eported before taking in								

							IRB Ap	proach					
				As of 3	1/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	14,918	0	15,295	0	0	0	0	0	2	0	0	0
	Institutions	3,291	0	3,596	1,002	0	1	156	0	238	64	0	0
	Corporates	8,260	444	7,180	3,434	126	76	543	0	316	210	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	817 182	30	468	242	8	0	431	0	225	156	0	0
	Corporates - Or Which: SME Retail	182	5	1/5	298	23	28	11	0	0	0	0	0
	Retail - Secured on real estate property	1,405	/3	51	230	25	20		0	6	2	0	0
	Retail - Secured on real estate property - Of Which: SME	1		1	0	â	0			0		0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SP	52	ĩ	50	8	2	0	9	0	6	i i	0	ő
	Retail - Qualifying Revolving	0	ō	0	ō	ō	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail	1,411	74	1,321	290	22	28	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	1,409	74	1,319	289	22	27	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	0
	Equity	88	0	88	168	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		ĺ
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value [*]		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	3,740	0	17,885	788	0	0	2,624	0	16,591	732	0	0
	Institutions	1,741	0	1,476	237	0	0	1,965	0	1,692	272	0	0
	Corporates	10,576	3	8,425	4,460	1	10	9,182	3	7,415	3,957	0	7
	Corporates - Of Which: Specialised Lending	417	0	343	125	0	0	121	0	76	59	0	0
	Corporates - Of Which: SME	23	0	22	13	0	0	0	0	0	0	0	0
	Retail	601	6	570	149	2	5	0	0	0	0	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-SP	4	0	4	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	596 596	6	565	148 148	2	5	0	0	0	0	0	0
		596	ь	565	148	2	5	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												
	· · · · · · · · · · · · · · · · · · ·	(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to cre	dit conversion fa	ctors or credit ris	sk mitigation tech	niques (e.g. substitutio	n effects).	-



All other banks

								IRB Ap	proach					
					As of :	31/03/2021					As of :	30/06/2021		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	27,431	0	27,504	13	0	0	86	0	154	9	0	0
	Institution		916 46.675	0	1,007 39.211	437 15.382	0 303	1 191	62 5.261	0	143 314	57 137	0	0
	Corporate	Corporates - Of Which: Specialised Lending	1.628	23	1.549	13,362	303	191	22	2	22	13/	0	0
		Corporates - Of Which: SME	8,945	23	8,994	2,869	· ·	20	22	0	22	0	0	0
	Retail	corporates - or militatione	8,859	195	8.036	2,209	55	126	6	ő	6	1	0	ő
		Retail - Secured on real estate property	37	0	36	4	0	0	6	0	5	1	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SP	36	0	36	4	0	0	5	0	5	1	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	8,822	195	8,000	2,205	55	126	1	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	7,903	181	7,082	2,014	50	119	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	919	14			4	7	1	0	0	0	0	0
	Equity	credit-obligation assets	510	0	510	1,509	0	0	0	0	0	U	0	• •
	IRB Total													
	anto i otali					eported before taking in								

or credit risk mitigation techniques (

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	39	0	127	43	0	0	67	0	147	42	0	0
	Corporates	2,060	194	1,567	805	57	35	467	0	103	36	0	0
	Corporates - Of Which: Specialised Lending	140	0	114	71	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	26	2	24	9	1	0	0	0	0	0	0	0
	Retail	746	35	671	222	10	24	2	0	1	0	0	0
	Retail - Secured on real estate property	27	0	27	5	0	0	1	0	1	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
SIAIN	Retail - Secured on real estate property - Of Which: non-SP	27	0	26	5	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	718	34	645	217	10	23	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	718	34	644	216	10	23	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	U	0	0	0
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking i	nto account any	effect due to crea	dit conversion fa	actors or credit ris	k mitigation tech	miques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	1,780	0	1,910	27	0	0	802	0	865	38	0	0
	Institutions	1,062	0	1,170	156	0	0	22	0	97	34	0	0
	Corporates	4,562	14	4,231	1,565	- 4	17	16	0	42	24	0	0
	Corporates - Of Which: Specialised Lending	288	2	279	71	1	3	0	0	0	0	0	0
	Corporates - Of Which: SME	298	5	271	84	2	4	0	0	0	0	0	0
	Retail	2,644	81	2,485	574	35	49	5	0	4	1	0	0
	Retail - Secured on real estate property	196	5	195	39	12	1	4	0	4	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	5	0	5	2	0	0	0	0	0	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which: non-St	190	5	189	37	12	1	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,449	77	2,291	535	23	47	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,447	77	2,289	534	23	47	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	0	0	0	0	0	0
	Equity	8	0	8	28	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												1
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking i	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	sk mitigation tec	hniques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value"		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and contral governments Institutions Carporates Corporates - Of Which: Specialized Landing Corporates - Of Which: SHE Retail Retail - Secure on read entate property	4,522 35 4,530 0 74 940	0 1 509 0 27 0	401 39 4,777 0 84 938	589 90 2,940 0 114 370	0 0 112 0 0 8	1 249 0 0 35 0	4,160 0 184 0 0 1	000000000000000000000000000000000000000	0 0 0 0 0 1 1	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	00000
BRAZIL	Real - Second or net data property - Of Wach: SHE Real - Second or net data property - Of Wach: SHE Real - Qualifying Second or net data property - Of Wach: Non-SH Real - Other Real - Of Which: SHE Real - Other Real - Other Real - Of Which: Non-SHE Real - Other Real - Other Real - Of Which: Non-SHE Equity Other non-crodit-robitation satis	0 1 938 938 0 107	0 0 27 27 0 0	0 1 937 936 0 107	0 0 369 369 0 268	0 0 8 8 0 0	0 0 35 35 0	0 1 0 0 0 0	000000000000000000000000000000000000000	0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							ікв Ар	proacn					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	274	0	274	37	0	0	191	0	191	26	0	0
	Institutions	141	0	167	56	0	0	3	0	20	8	0	0
	Corporates	217	0	388	199	0	1	249	0	401	210	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	0
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
JAFAN	Retail - Secured on real estate property - Of Which: non-S		0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	Ō	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4	0	4	3	0	0	0	0	0	0	0	0
	Corporates	167	6	149	111	2	1	62	0	62	50	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12	0	8	8	0	0	0	0	0	0	0	0
	Retail	82	5	64	25	1	2	0	0	1	0	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	0	0	0	0	0	0
PORTUGAI	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
TOKTOOAL	Retail - Secured on real estate property - Of Which: non-SP	5	0	6	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	U	0	0	0	0	U		0	0	0	0	0
	Retail - Other Retail	75	5	57 57	24	1	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	75	5	5/	24	1	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0		0	0		0	0	0	0
	Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												
					eported before taking i								



							All other banks							
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
		309											·	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Austria	309 100 0 0	309 100 0 0	0 0 0 0	0 0 0 0	0		0 0 0 0	0 0 0 0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	
[5Y - 10Y [[10Y - more Total		0 0 409	0 0 409	0	0 0 0	0 0 0	0	0 0 0	0	0	0	0	0	23
[0 - 3M [[3M - 1Y [[1Y - 2Y [622 115 0	622 115 0	0 0 0	0	0	622 0	0	0	0	0 0 30	0	0	23
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	Belgium	0 15 1,428 15 2,196	0 15 1,428 15 2,196	0 0 0 0	0 0 0 0	0 0 0	0 15 1,428 15 2,080	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 3	0 0 0 30	0 0 0 0	0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Bulgaria	0 0 0 0 0 1 1	2,196 0 0 0 1 1		0 0 0 0 0 0		2,080 0 0 0 1 0			3 0 0 0 0 0	30 0 0 0 0 0		0 0 0 0 0 0	9
[10Y - more Total [0 - 3M [[3M - 1Y]		2	2	0	0	1	1	0	0	0	0	0	0	2
[3M - 1Y f [1Y - 2Y f [2Y - 3Y [[3Y - 5Y f [5Y - 10Y f [10Y - more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
100a1 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	0 80 0 0 0 0 0 0 80	0 80 0 0 0 0 0 80	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia	2,427 119 12 21 60 71 0	2,427 119 12 21 60 71 0	0 0 0 0 0 0 0	0 0 0 0 0 0		2,226 9 12 21 60 71 0	0 0 0 0 0			0 0 0 0 0	1 2 0 0 0 1 1	0 0 0 0 0 0 0	
Total		2,710	2,710	0	0	0	2,399	0	0	0	0	103	0	28



							All other banks							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	1297 118 4 7 14 23 25 1,489	122 117 0 2 6 0 21 21 268			0 0 2 4 6 10 1 2 2	1,175 4 3 3 8 13 25 1,230				0 0 0 0 0 0			16
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	45 107 57 163 441 2,757 1,756 5,327	45 200 57 162 440 2,752 1,730 5,294		0 0 0 0 0 0 0 0 0	8 0 1 15 204 136 518 882	31 107 49 138 161 2,469 927 3,882	0 0 0 0 0 0 4 45 49	0 0 0 0 22 92 113	0 0 1 0 10 0 0	0 0 7 0 41 0 48	4 5 4 7 15 48 62 145		568
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	218 289 139 0 32 110 250 1.038	218 289 139 0 32 110 250 1.038	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 32 110 250 392			0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		31
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia										¥			
[0 - 3M] [3M - 1Y [[1Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece	7 0 0 0 0 0 0 7	7 0 0 0 0 0 0 7	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	7 0 0 0 0 0 0 7	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			0
[0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [5Y - 10Y f [10Y - more Total	Hungary										•			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 1 0 0 0 34 95 130	0 1 0 0 0 34 95 130	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 1 0 0 0 34 95 130	0 0 0 0 0 0 0	0 0 324 0 0 0 324	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy	324 3.027 1.940 1.674 7.140 14,481 8.712	318 3,026 1,939 1,674 7,133 14,453 8,707	0 0 0 1 3 0	0 0 121 0 0 0 0	100 105 149 49 215 172 173	218 2,856 1,669 1,625 6,882 14,160 8,533	0 31 21 19 19 46 437	2 306 190 128 58 121 1,517	0 0 0 0 0 0 73	1 4 4 6 40 9 181	620 18 1 0 1 0 1		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	0 0 0 0 0 0 0 5 5 18 0 0	37,249 0 0 0 5 18 0 2			964 0 0 0 0 7 7 0	35,942 0 0 0 5 11 0	572 0 0 0 0 0 0	2,322 0 0 0 0 0 0 0	74 0 0 0 0 0 0 0	246 0 0 0 0 0 0 0	640 0 0 0 0 0 0 0		1,818
IV.di		24	24	U	. U	/	16	U		v	U	. v	J	10



							All other banks							
							As of 31/12/2020)						
						Dire	ct exposures	1						
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 6 0 2 0 0 8	0 6 0 2 2 0 0 8	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 98 0 0 14 0 0 112	0 98 0 14 0 0 112		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 14 0 0 14		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	18
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta	25 0 0 0 0 0 0 0 25	25 0 0 0 0 0 0 25			0 0 0 0 0 0 0				0 0 0 0 0 0		0 0 0 0 0		0
Total [0-3Mf [3M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Netherlands	100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	14 2 0 0 0 0 677 693	14 2 0 0 0 0 677 602				14 0 0 0 0 677 677							108
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	4,915 644 440 599 549 2,222 3,913 13,282	4,915 644 440 595 549 2,208 3,913 13,264			0 161 48 13 24 36 18 299	4,915 483 392 546 525 2,157 3,895 12,913					2 6 0 2 7 59 76		337
10-3M [[3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	0 19,404 0 0 0 0 6 4 10	0 0 0 0 0 0 5 4			0 233 0 0 0 0 0 0 5 4 4								10
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia					2							3	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0



							All other banks							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	1,095 1,049 763 2,2994 12,907 17,657 6,701 43,165	902 1,047 748 2,993 12,905 17,654 6,674 42,925	0 15 1 1 32 14 17 81	0 0 0 0 0 0 0 0 0	6 318 400 25 4,406 3,387 67 8,608	1,085 713 387 2,954 8,436 13,999 6,397 33,972	0 0 0 124 0 0 124	0 0 0 779 0 0 779	0 0 0 0 0 0	0 0 0 1 0 0 1	533 203 391 5 119 19 818 2,088	0 0 0 0 0 0 1	251
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	846 920 231 10 0 0 0 2,006	846 920 231 10 0 0 0 2,006	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	261 4 0 0 0 0 0 264	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	695
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	108 0 3 0 4 4 8,546 8,661	108 0 3 0 4 8,546 8,661	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	108 0 3 0 4 8,546 8,661	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	1.717
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland		0 0 0 0 0						0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway		0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	0 0 5 0 52 266 323	0 0 5 0 52 266 323		0 0 0 0 0 0 0 0 0 0	0 0 4 0 42 20 66	0 0 1 0 10 246 258	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		65
[0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f [5Y - 10Y [f 10Y - more Total	Canada	0 00 0 0 0 0 29 27 80 136	0 000 0 0 29 27 80 136			0 0 0 0 29 22 0 50	0 20 0 0 0 0 6 19 24							64
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong			0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0								0



							All other banks							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		I	On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	16 123 119 9 0 0 3,126 3,393	16 123 119 9 0 0 3,126 3,393			16 0 9 0 0 0 26	0 0 0 0 3,126 3,126						0 0 0 0 0 0 0	1,374
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.	318 126 0 0 7 671 1,749 2,871	318 126 0 0 7 671 1,719 2,840	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	318 43 0 0 0 0 0 0 360	0 0 0 0 7 671 1,628 2,305	0 0 0 0 0 0 0 0 8 8 8	0 0 0 0 0 39 39		0 0 0 0 0 0 0 0 0			741
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	China	0 0 8 33 123 0 163	0 0 8 33 123 0 163			0 0 8 0 0 0 8	0 0 0 33 123 0 155				0 0 0 0 0		0 0 0 0 0 0	33
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0			3
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA	0 0 2 0 0 35 0 0 0 36	0 2 0 0 35 0 0 36				0 0 2 0 0 0 35 0 0 0 36							3
I otal [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East	0 36 8 0 8 8 0 82 0 98	0 8 0 8 0 8 0 82 0 98				0 0 0 8 0 82 0 90					0 0 0 0 31 0		
I otal [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0 99 0 0 0 0 1,725 1,725	0 0 0 0 0 1.725	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 1,725					31 0 0 0 0 0 2,462 2,462		5



General governments exposures by country of the counterparty

							All other banks							
							As of 31/12/2020)						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	1ce sheet	1
												Off-balance st	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	4 0 0 0 92 92 87 4 187	1 0 0 0 92 87 4 185				1 0 0 0 92 87 4 185					0 0 0 0 199 901 1,100		83
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	0 43 21 8 127 455 248	0 43 21 8 127 456 248			0 0 0 0 25 88	0 43 21 8 127 430 160						0 0 0 0 0 0	
Total		901	901	0	0	113	788	0	0	0	0	0	0	20

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Othes".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (5) Residual countries not reported separately in the Transparency exercise

Regions: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



							All other banks							
							As of 30/06/2021							
						Dir	ect exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with	positive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets							Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	properties of cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y[92 233	92 233	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[21 - 31 [[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total	-	0	0 325	0	0	0	0	0	0	0	0	0	0	18
[0-3M[[3M-1Y]		642 116	642 116 0	0	0	0	642 0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	0	0	0	0	0	0 15 1,556	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total	-	1,556 72 2,400	1,556 72 2,400	0	0	0 0 0	72	0	0	0 0 1	0 0 30	0 0 0	0	9
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	-	0 2	1 0 2	0	0	1 0 1	0 0 1	0	0	0 0 0	0	0 0 0	0 0 0	2
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Cyprus													
Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Czech Republic													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]		0 0 20	0 0 20	0 0 0	0	0 0 0	0 0 0	0	0	0 0	0 0	0 0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total	1	0 20	0 20	0 0	0	0 0	0 0	0	0	0	0	0	0	2
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 1 0	1	0	0	0	0 1 0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Estonia	0 0	0	0	0	0	0 0 0	0	0	0 0 0	0	0 0 0	0 0	
[10Y - more Total		0	0	0	0	0	0 1	0	0	0	0	0	0	0



							All other banks							
							As of 30/06/2021							
						Dire	ect exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrving amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	t of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	25 2 0 5 0 19 53	25 2 0 5 0 19 53	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 2 0 5 0 19 28	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	53 24,965 39 41 41 45 205 2,52 1,761 29,381	102 59 41 94 207 2,252 1,735 4,491			18 0 13 26 11 83 411 561	83 49 23 35 162 2,082 1,200 3,634	0 0 0 0 3 39 42	0 0 0 21 90 111	0 0 0 10 10 10	0 5 0 41 0 45	1 8 6 15 19 44 144 237		476
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	230 230 230 230 230 230 230	84 718 0 0 32 420 230 1.484				0 0 0 32 420 230 682		0					28
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia		A-197				002	¥			×			
[0 - 3M] [3M - 1Y [[1Y - 2Y [[3Y - 3Y [[5Y - 10Y] [10Y - more Total	Greece							0 0 0 0 0 0 0 0		0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 0 54 143 196	0 0 0 54 143 196	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 54 143 196	0 0 0 0 0 0 0	0 0 231 0 0 231	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy	594 1,425 1,251 725 4,679 11,886 9,745 30,104	385 1,423 1,249 724 4,673 11,859 9,738 30,052		0 0 123 0 0 0 0 123	86 20 155 12 185 158 56 673	299 1,390 962 703 4,469 11,599 9,682 29,103	0 23 19 11 19 53 383 508	1 4 5 38 10 867 930	0 0 0 0 0 82 83	4 242 170 66 64 149 378 1,073	126 1,027 1 0 1 0 9 1,165		2,106
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia	30,109 0 0 5 16 0 21	30,052 0 0 0 5 16 0 21		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0/3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25,103 0 0 0 5 10 0 15	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	7



							All other banks							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Lithuania	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0
10tal [0 - 3M [[3M - 1Y [0 162	0 162	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Luxembourg	0 14	0 14	0	0	0	0 14	0	0	0	0	0	0	
f5Y - 10Y f f10Y - more Total	-	0 176	0 176	0 0	0 0	0 0	0 0 14	0	0	0	0	0 0 0	0	7
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
Total Total [0-3M / [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands				0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0
[0.3M]		0	0	0	0	0	0	0	0	0	0	0	0	1
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland	0 0 611	0 0 0 611	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 611	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	
Total [0-3M] [3M-1Y] [4]		612 0 0	612 0 0	1 0 0	0	0 0 11	611 0 161	0	0	0	0	0	0	82
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Portugal	174 69 8 304 3,011 3,565	0 172 69 8 295 3,010 3,554	0 0 1 0 0	0 0 0 0	0 8 24	161 35 0 257 2,995 3,447	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	U 0 0 0	0 0 0 0	
Total [0 - 3M [[3M - 1Y [3,565 0 0	3,554 0 0	1 0 0	0 0	58 0 0	3,447 0 0	0 0 0	0	0 0	0 0 0	0 0 0	0 0 0	58
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	0 0 1 4	0 0 1 4	0 0 0 0	0 0 0 0	0 0 1 4	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
131' 201' 100' - more Total [0 - 3M f [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia	5	5	0	0	5	0	Ŏ	Ō	Ō	Ō	Ō	Ō	5
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Slovenia	0 0 29 0	0 0 29 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 29 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
Total	1	29	29	0	0	0	29	0	0	0	0	0	0	0



							All other banks							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		-	On balance s	heet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total country amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [110 950	110 950 1,356	0	0	1 1	108 946	0	0	0	0	37 139	0	
[1Y - 2Y [Spain	110 950 1,355 1,276 1,485 3,973 4,649	1,275 1,486 3,973 4,647	0 0 0	0 0 0 0	2 3 17 207 42	108 946 1,350 1,259 1,428 3,587 4,434	0 0 2 0 0	0 0 15 0	0 0 0 0	0 0 0 0	2 0 0 73 48	0 0 0 0	
		13,800 1,665 618	13,796 1,665 618	0	0	273 0	13,113 445 2	2	15 0	0	0	299 0	0	67
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Sweden	1,665 618 217 86 0	1,665 618 217 86 0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y] [10Y - more	-	2,586	0 0 2,586	0	0	0	0 0 447	0	0	0	0	0	0	732
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [United Kingdom	2,380 0 3 0 0	0 3 0 0	0 0 0	0 0 0	0 0 0 0	0 3 0 0	0	0	0 0 0	0	0	0 0 0	732
	United Kingdom	0 4 7,741	0 4 7,740	0	0	0	0 4 7,740	0	0	0	0	0 0 0	0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	7,748 0 0 0 0 0 0 0 0 0 0	7.747 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	7.747 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0					1.577
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein					U							0	
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway					0 0 0 0 0 0					000000000000000000000000000000000000000			1
10031 [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia	0 0 4 1 0 48 251 304	0 0 4 1 0 48 251 304			0 0 3 1 0 39 19 61	0 0 1 0 0 9 233 243							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 0 29 0 27 79	0 0 29 0 27 79		0 0 0 0 0 0	0 0 29 0 21 0	0 0 0 0 6 18	0 0 0 0 0 0						
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	134 0 0 0 3 0 0 0	134 0 0 0 0 3 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	50 0 0 0 3 0 0 0 0	24 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	64
Total	1	3	3	0	0	3	0	Ö	Ő	0	0	0	0	3



							All other banks							
							As of 30/06/2021							
		-				Dire	ct exposures							
	(mln EUR)		1	On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [5Y-10Y]	Japan	0 76 113 113 10 0	0 76 115 10 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 10 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	
[10Y - more Total		2,948 3,148	2,948 3,148	0	0	0	2,948 2,948	0	0	0	0	0	0	1,283
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	343 80 0 7 811 1,505 2,746	343 80 0 7 811 1,492 2,732	000000000000000000000000000000000000000		253 43 0 0 0 0 0 296	5 37 0 7 811 1,488 2,348	0 0 0 0 5 2 7	0 0 0 0 32 7 39			0 0 0 0 0	0 0 0 0 0 0 0	669
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 0 8 34 120 0 162	0 0 8 34 120 0 162			0 0 8 0 0 0 0	0 0 0 34 120 0 153							32
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland		192	• •		8 						•		
Total [0-3M[13M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	0 2 0 30 0 0 32	0 2 0 30 0 0 32				0 2 0 30 0 0 32	0 0 0 0 0 0 0					0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East	0 0 0 0 8 16 83 0 0 108	0 0 0 8 16 83 0				0 0 0 8 16 83 0 108					0 0 0 0 16 0		0
10 - 3M f [3M - 1Y [[1Y - 2Y [] 72 - 3Y f] 73 - 5Y f [5Y - 10Y [] 10Y - more Total	Latin America and the Caribbean	0 105 0 0 0 0 1,796 1,796	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 1,796					0 0 0 0 0 0 0 0 0 0 2,368 2,368		5



General governments exposures by country of the counterparty

							All other banks							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	1
								Derivatives with po	oltino fair value	Doviuntings with	n negative fair value	Off-balance si	heet exposures	
								Derivauves with po		Derivatives with	r negative fait value			Disk we lake d
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	4 0 22 12 12 254 384	1 0 22 92 12 254 381	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1 0 22 92 12 254 381	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 4 95 1,323 1,422	0 0 0 0 0 0	2
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	2 20 20 20 64 437 274	2 0 28 20 64 437 274			0 0 0 0 0 25 82	2 0 28 20 64 413 192					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total		825	825	0	0	107	718	0	Ŭ O	0	0	0	0	21

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total sovereign exposures is and available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Chers".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

Performing and non-performing exposures

All other banks

				A	s of 30/09/202	D								As of 31/12/202	D			
		Gross	carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial		Gre	oss carrying amou	nt		Accumulat changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-performi	ing ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	iich non-perforr	ming ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	caposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	199,223	0	0	0	0	4	0	0	0	29,583	0	0	0	0	6	0	0	0
Debt securities (including at amortised cost and fair value)	173,924	0	100	94	89	231	16	16	0	86,718	0	81	74	79	210	21	21	0
Central banks	505	0	0	0	0	104	0	0	0	128	0	0	C	0	72	0	0	0
General governments	106,557	0	0	0	0	32	0	0	0	55,575	0	0	C	0	59	0	0	0
Credit institutions	18,654	0	0	0	0	7	0	0	0	10,479	0	0	C	0	6	0	0	0
Other financial corporations	33,160	0	10	10	9	14	6	6	0	7,988	0	0	C	0	6	0	0	0
Non-financial corporations	15,048	0	90	84	81	75	10	9	0	12,547	0	81	74	78	67	20	20	0
Loans and advances(including at amortised cost and fair value)	929,202	2,668	30,590	29,753	29,865	3,124	9,991	9,961	16,093	174,121	662	8,082	7,931	7,997	630	3,692	3,685	3,507
Central banks	640	0	0	0	0	0	0	0	0	131	. 0	0	Q	0 0	0	o	0	0
General governments	67,379	122	239	238	233	92	81	80	83	25,550	151	173	173	127	67	30	28	77
Credit institutions	78,541	0	4	3	3	20	2	2	0	23,399	0	0	٥	0 0	18	0	0	0
Other financial corporations	50,639	25	751	744	714	57	251	250	253	10,488	16	279	279	278	18	134	133	127
Non-financial corporations	356,432	1,461	22,031	21,616	21,399	1,855	7,590	7,563	10,743	55,834	260	5,924	5,871	5,892	379	2,903	2,898	2,356
of which: small and medium-sized enterprises at amortised cost	147,917	870	11,335	11,182	11,162	1,119	4,397	4,389	5,835	34,192	105	4,957	4,904	4,952	234	2,475	2,475	2,101
of which: Loans collateralised by commercial immovable property at amortised cost	107,662	156	9,865	9,673	9,654	370	2,313	2,309	6,701	15,333	38	2,856	2,831	2,853	109	1,212	1,212	1,527
Households	375,570	1,059	7,565	7,152	7,515	1,100	2,067	2,065	5,014	58,719	235	1,706	1,608	1,700	148	626	625	948
of which: Loans collateralised by residential immovable property at amortised cost	346,956	919	5,963	5,569	5,917	432	1,273	1,271	4,549	47,289	175	1,025	936	1,022	83	278	278	727
of which: Credit for consumption at amortised cost	14,406	72	593	574	591	125	325	325	98	5,627	33	202	182	201	29	85	85	70
DEBT INSTRUMENTS other than HFT	1,302,350	2,668	30,690	29,847	29,954	3,359	10,007	9,977	16,093	290,421	662	8,163	8,004	8,076	846	3,713	3,706	3,507
OFF-BALANCE SHEET EXPOSURES	191,476	of non-performing exposu	3,302	3,154	2,723	207			233	82,996		1,991	1,860	1,523	52	83	75	163

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) ¹⁰ For the specified in the specified information is discloaded at the the information is discloaded with the specified information is discloaded at the policity sign (Part 2) ¹⁰ For the specified in the specified in content information is discloaded in the impairment stages, at it was the reference periods.



Performing and non-performing exposures

All other banks

					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amo	unt		Accumulate changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial		Gro	ess carrying amou	unt ⁵		Accumulation changes in provisions ⁴	ed impairment, a fair value due to ,5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	209,683	0	0	0	0	8	0	0	0	35,544	0	0	0	0	8	0	0	0
Debt securities (including at amortised cost and fair value)	111,905	0	39	39	37	175	2	2	0	73,001	. 0	36	36	34	165	2	2	0
Central banks	515	0	0	0	0	69	0	0	0	12	0	0	c	0 0	69	0	0	0
General governments	70,466	0	0	0	0	37	0	0	0	46,87	; O	0	c	0 0	25	0	0	0
Credit institutions	17,945	0	0	0	0	6	0	0	0	11,05	0	0	c	0 0	2	0	0	0
Other financial corporations	9,965	0	0	0	0	9	0	0	0	3,984	0	0	c	0	4	0	0	0
Non-financial corporations	13,015	0	39	39	37	54	2	2	0	10,96	. 0	36	36	34	65	2	2	0
Loans and advances(including at amortised cost and fair value)	777,868	2,089	20,608	20,014	20,156	2,312	6,114	6,101	11,156	155,985	838	5,804	5,782	3,852	691	2,725	1,989	2,434
Central banks	541	0	0	0	0	0	0	0	0	4	0	0	c	0 0	0	0	0	0
General governments	60,484	153	171	171	125	70	30	29	80	23,44	5	120	120	57	64	22	17	41
Credit institutions	63,651	6	0	0	0	20	0	0	0	18,25	1	0	c	0 0	3	0	0	0
Other financial corporations	45,870	46	834	832	806	46	283	283	205	10,52	8 4	180	180	84	14	131	60	40
Non-financial corporations	312,757	1,422	16,350	16,097	16,045	1,842	5,105	5,095	8,444	50,57	411	4,111	4,106	2,766	417	2,028	1,517	1,620
of which: small and medium-sized enterprises at amortised cost	152,524	890	10,257	10,090	10,062	1,063	3,133	3,128	6,187	27,79	91	3,260	3,256	2,209	217	1,701	1,308	1,401
of which: Loans collateralised by commercial immovable property at amortised cost	95,965	326	7,513	7,366	7,346	233	1,437	1,435	5,278	10,004	70	1,584	1,584	831	113	629	391	884
Households	294,565	463	3,253	2,915	3,179	333	696	694	2,427	53,13	418	1,393	1,376	5 945	193	543	395	733
of which: Loans collateralised by residential immovable property at amortised cost	275,980	361	2,478	2,147	2,415	245	337	335	2,163	40,442	329	797	787	536	120	239	166	545
of which: Credit for consumption at amortised cost	7,956	31	190	188	186	31	100	100	35	4,500	21	106	105	86	22	48	42	24
DEBT INSTRUMENTS other than HFT	1,099,457	2,089	20,647	20,054	20,193	2,495	6,117	6,103	11,156	264,529	838	5,840	5,818	3,886	865	2,727	1,991	2,434
OFF-BALANCE SHEET EXPOSURES	159,464		1,827	1,770	1,660	89	162	149	122	44,907		588	575	471	40	79	68	68

(1) for the definition of non-performing exposures please refer to COMMISSION INPLATION (ExpLATION (ExpLATION

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Forborne exposures

			As of 30/	09/2020					As of 31	/12/2020		
		ving amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ing amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and • exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	o	0	0
Debt securities (including at amortised cost and fair value)	14	0	0	0	0	0	14	0	0	C	0	0
Central banks	0	0	0	0	0		0	0	0	c	0	
General governments	14	0	0	0	0		14	0	0	c	0	
Credit institutions	0	0	0	0	0		0	0	0	C	0	
Other financial corporations	0	0	0	0	0		0	0	0	c	0	
Non-financial corporations	0	0	0	0	0		0	0	0	C	0	
Loans and advances (including at amortised cost and fair value)	27,327	15,471	4,382	4,131	18,216	8,648	4,903	3,452	1,439	1,405	2,749	1,701
Central banks	0	0	0	0	0	0	0	0	0	c	0	0
General governments	187	111	29	28	62	47	180	120	18	18	61	58
Credit institutions	0	0	0	0	0	0	0	0	0	C	0	0
Other financial corporations	403	243	98	97	188	146	191	177	64	63	116	104
Non-financial corporations	17,661	11,590	3,454	3,303	10,407	5,874	3,552	2,647	1,193	1,166	1,849	1,212
of which: small and medium-sized enterprises at amortised cost	8,327	5,110	1,660	1,573	5,767		2,828	2,150	965	943	1,591	
Households	9,076	3,528	800	703	7,558	2,582	980	507	164	158	722	327
DEBT INSTRUMENTS other than HFT	27,342	15,471	4,382	4,131	18,216		4,917	3,452	1,439	1,405	2,749	
Loan commitments given	975	320	13	11	280	21	255	134	1	1	23	8
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	639						710					
nerforming exit criteria	(1) Faultin definition of (696					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			A6 24 /	02/2024					A(20)	06 (2024		
		ying amount of with forbearance	As of 31/ Accumulated in accumulated c value due to cr provisions for forbearance m	npairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ing amount of with forbearance	As of 30/ Accumulated in accumulated c value due to co provisions for forbearance m	mpairment, hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	14	o	0	0	0	0	11	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	14	0	0	0	0		11	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	19,654	10,597	2,574	2,456	13,836	6,185	3,817	1,868	863	791	2,513	876
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	147	119	18	18	66	62	142	77	13	12	64	28
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	404	293	109	107	167	119	121	101	70	69	43	25
Non-financial corporations	13,938		2,224	2,139	8,762	4,791	2,668	1,362	645	586		627
of which: small and medium-sized enterprises at amortised cost	8,421	5,033	1,130	1,078	6,381		1,893	971	467	425	1,344	
Households	5,166		224	192	4,841	1,213	887	328	135	123		196
DEBT INSTRUMENTS other than HFT	19,668		2,574	2,456	13,836		3,828	1,868	863	791		
Loan commitments given	909	285	8	7	283	55	70	41	0	0	12	3
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	413						380					
nerforming exit criteria	364						292					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the offbalance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading All other banks

			As of 30	/09/2020					AS OF 31	/12/2020					AS 07 31	/03/2021					As of 30	/06/2021		
	Gross carry	ing amount				Accumulated	Gross car	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing
(min EUR)			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹
	72,962	5,142	5,059	72,915	951	0	2,399	180	177	2,396	77	0	71,880	4,620	4,545	71,839	836	0	1,288	72	72	1,288	39	0
	2.015	46	46	2.015	20	0	107	12	12	107	6	0	1.456	27	27	1.456	14	0	77	5	5	77	3	0
	48.731	3.357	3.336	48.645	1.814	0	11.087	871	865	11.083	516	0	45.427	2.636	2.623	45.341	1.583	0	12.984	633	631	12.954	426	0
supply	10,855	449	449	10,742	190	5	1,867	164	164	1,808	80	1	8,048	304	302	7,987	129	1	1,628	134	134	1,605	70	1
	3,150	137	134	3,145	55	0	768	42	42	764	21	0	2,783	128	99	2,778	40	0	782	36	36	778	20	0
F Construction	16.265	2.673	2.654	15.769	1.483	0	5.983	1.481	1.478	5.606	847	0	13.559	1.742	1.732	13.285	924	0	5.360	1.041	1.041	5.123	611	0
	44.120	2.496	2.466	44.009	1.451	0	7.605	626	618	7.580	392	0	40.706	1.671	1.666	40.630	954	0	7.595	413	412	7.570	281	0
H Transport and storage	14,505	1,480	1,459	14,394	541	0	2,904	165	163	2,798	114	0	10,780	1,044	1,022	10,674	339	0	1,974	176	176	1,875	75	1
	10,330	754	741	10,330	329	0	3,161	436	434	3,161	175	0	7,905	663	653	7,905	302	0	2,368	310	309	2,368	145	0
3 Information and communication	3.319	111	111	3.318	94	0	591	31	31	590	20	0	2.810	68	67	2.809	86	0	708	22	22	707	15	0
	1,628	231	230	1,608	143	0	783	170	170	764	118	0	2,892	239	237	2,873	153	0	566	81	81	547	31	0
	76,856	2,282	2,176	75,757	893	4	9,146	1,045	1,025	8,619	510	2	71,739	1,697	1,675	70,888	712	1	6,873	740	740	6,477	421	2
activities	11,286	807	653	11,182	494	0	2,220	144	142	2,211	110	0	6,974	392	390	6,883	270	0	2,462	122	122	2,457	103	0
N Administrative and support service activities	7,325	267	263	6,522	181	1	3,551	89	86	3,001	58	1	7,030	325	322	6,698	177	1	3,285	73	73	3,061	46	1
O Public administration and defence, compulsory social security	230	41	41	228	11	0	239	40	40	237	13	0	231	40	40	229	13	0	188	39	39	186	13	0
P Education	1.215	82	80	1.174	43	0	173	16	14	173	8	0	951	29	28	951	21	0	128	7	7	128	5	0
Q Human health services and social work activities	10,753	470	401	10,608	201	0	1,564	147	147	1,426	67	0	10,620	340	281	10,487	183	0	1,383	123	123	1,254	77	0
R Arts, entertainment and recreation	2.685	167	165	2.684	85	0	478	44	44	478	23	0	2.034	148	146	2.034	69	0	332	29	29	332	13	0
S Other services	18,205	1,040	1,007	17,771	456	0	1,207	222	220	1,199	124	1	4,934	238	238	4,512	138	1	598	56	55	590	46	1
Loans and advances	356.432	22.031	21.470	352.815	9,435	10	55,834	5.924	5,873	54.000	3.277	4	312.757	16.350	16.095	310.260	6.943	4	50,579	4.111	4,106	49.378	2,439	5

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances All other banks

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advance										Loans and advance					Loans and advano				
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	81,180	73,973	205	7,208	2,253	81,644	75,156	315	6,488	2,369	79,291	74,517	552	4,774	1,527	80,135	75,669	450	4,466	1,317
Of which secured	38,301	33,398	136	4,903	1,399	62,498	57,197	280	5,301	2,110	56,780	53,029	470	3,751	1,311	58,355	54,899	398	3,456	1,136
Of which secured with immovable property	39,724	35,764	50	3,960	1,274	39,808	36,204	110	3,605	1,386	34,497	32,060	167	2,437	748	35,333	33,168	149	2,165	562
Of which instruments with LTV higher than 60% and lower or equal to 80%	8,096	7,539		557	248	7,798	7,394		404	193	4,164	3,869		295	91	4,189	3,943		246	58
Of which instruments with LTV higher than 80% and lower or equal to 100%	5,257	4,737		520	194	4,828	4,516		312	158	1,040	874		165	31	1,039	897		142	22
Of which instruments with LTV higher than 100%	1,926	1,409		517	208	2,405	1,553		852	327	1,549	883		667	150	1,391	849		542	105
Accumulated impairment for secured assets	2,801	230	5	2,572	546	2,589	299	4	2,290	733	1,887	300	5	1,586	539	1,882	352	4	1,530	494
Collateral																				
Of which value capped at the value of exposure	43,208	40,468	58	2,740	1,107	42,888	40,418	114	2,471	1,157	38,917	37,133	168	1,783	649	39,888	38,324	157	1,565	526
Of which immovable property	36,520	34,267	46	2,253	836	36,625	34,579	104	2,046	910	32,734	31,331	158	1,403	449	33,661	32,420	143	1,241	341
Of which value above the cap	45,646	40,888	30	4,759	1,497	44,731	40,322	86	4,408	1,747	70,380	64,884	271	5,496	1,990	71,576	66,553	237	5,023	1,524
Of which immovable property	39,202	35,588	26	3,614	1,203	39,151	35,754	79	3,397	1,435	59,708	55,496	248	4,212	1,622	61,327	57,468	213	3,858	1,210
Financial guarantees received	9,544	9,149	9	395	142	10,448	10,102	15	346	142	13,309	12,965	40	345	110	13,861	13,534	19	326	102
Accumulated partial write-off	-117	0	0	-117	-3	-178	0	0	-178	-11	-393	-1	0	-392	-5	-367	0	0	-367	-4

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing leans and advances divided by total leans and advances (excluding leans and advances classified as held for sale, cash balances at central banks and other demand deposite 3 of 5% or above.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

All other banks

								As of 30	/09/2020															As of 31	/12/2020							
		sanying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount		carrying amount							Accumulated imp			nges in fair valu			Maximum amount of the guarantee tha can be considered	at Gross carryin amount
(min BJR)		Performing	Of which: seposures with forbearance measures	Of which: Instruments with significant increase in medit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposions with forbearance measures	o Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposions with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial necognition but not credit- impained (Stage 2)		ng Of which: exposions with forbairance melasures	Of which: Unlikely to play that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	inflows to non- performing exposumes		Performing	Of which: opposures with forbearance measures	Of which: Instruments with significant insteale in credit risk since initial recognition but not credit- impaired (Stage 2)		ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performà	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in th context of the COVID-19 crisis	ne non- ne performing
Loans and advances subject to active EBA-compliant monitoria	25,012	24,132	817	4,159	879	547	808	425	211	35	147	214	146	198	463	163	18,405	17,509	693	6,212	899	618	857	409	291	42	165	218	175	205	393	324
of which: Households	9,952	9,579	344	2,029	373	218	343	131	83	16	8	45	31	41	ы	93	9,651	9,272	330	3,483	379	227	350	126	81	×	74	45	8	38	29	77
	8,254	7,953	204	1,724	301	172	276	89	59	12	47	30	18	25	3	60	8,423	8,105	280	3,078	318	182	291	95	65	23	61	31	19	25	2	55
of which: Non-financial corporations	14,841	14,342	471	2,097	499	329	450	290	125	20	84	164	115	155	423	68	8,677	8,158	362	2,715	519	391	505	283	110	15	91	173	145	158	360	247
of which: Small and Medium-sized Enterprises	12,744	12,332	411	1,701	412	254	378	234	105	19	ø	128	82	120	379	64	7,329	6,862	324	2,316	407	323	435	231	94	15	77	137	111	133	329	237
of which: Collateralised by commercial immovable property	9,457	9,129	346	1,173	336	255	321	175	79	16	40	96	78	93	111	37	4,448	4,053	270	1,555	395	310	290	180	64	14	53	115	100	114	84	185

								As of 30	09/2020															As of 31	/12/2020							
	Gross	canying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross canying amount		sanying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing									Performing							Performing							
(min ESR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbuarance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but rot credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance melasures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	infows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	12,417	11,902	229	1,197	515	271	129	175	67	5	38	108	56	67	41	105	5,482	5,081	227	1,247	401	257	301	146	38	6	28	108	69	76	100	37
of which: Households	2,099	1,905	73	399	194	105	118	61	15	2	12	45	23	22	3	33	2,454	2,245	63	581	209	105	124	76	20	4	15	56	26	26	9	24
of which: Collateralised by residential immovable property	1,797	1,634	63	341	163	89	95	45	10	1		35	18	16	0	26	1,730	1,575	62	418	154	82	65	45		1	7	37	19	15	1	21
of which: Non-financial corporations	10,049	9,748	155	779	300	163	194	106	50	3	ы	58	32	43	н	67	2,931	2,741	142	588	190	150	174	67	16	3	12	51	43	40	90	3
of which: Small and Medium-sized Enterprises	8,440	8,200	144	599	249	135	147	95	45	3	22	50	27	35	н	53	1,828	1,679	126	413	149	121	139	52	11	3	9	41	ж	39	73	2
of which: Collateralised by commercial immovable property	7,401	7,201	128	393	199	138	134	55	20	2	7	35	28	30		26	1,553	1,420	105	445	140	123	135	45	10	2		38	32	36	38	1

								As of 30,	09/2020															As of 31	/12/2020							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EUR)		Performing	Of which: expositions with forbearance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposions with forbearance measures	o Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: If returnents with significant increase in order sisk since initial recognition but not crudit- impaired (Stage 2)	Non-perform	org Of which: exposures with forbaarance measures	Of which: Unikely to pay that are not past-due <= 90 days	Public guarantee necetived in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposions with forbeasinge measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sepsiums with forbeasinge measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: soposunis with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Informs to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	11,044	11,783	92	526	61	1	41	17	13	٥	5	4	•	2	9,260	21	14,017	13,948	4	2,530	69	2	55	41	37	۰	21	5	0	з	10,975	38
of which: Households	938	935			2			1	٥			٥				1	1,160	1,157			з			2	2			٥				1
of which: Collateralised by residential immovable property	۰	0			0			۰	٥			٥				0	0	۰			0			٥	0			٥				۰
of which: Non-financial corporations	10,828	10,769	92	502	59	1	29	17	13	0	4	4	0	2	8,355	21	12,800	12,734	4	2,353	66	2	53	39	34	0	20	5	0	3	9,915	36
of which: Small and Medium-sized Enterprises	7,647	7,595			50			13	9			4				20	9,195	9,144			51			29	25			4				31
of which: Collateralised by commercial immovable property	225	210			15			1	1			0				5	40	39			1			٥	٥			0				•



Information on loans and advances subject to legislative and non-legislative motionic and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

All other banks

1								As of 31	(03/2021															As of 30	0/06/2021							
	Gross							,							Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	e Gross carrying amount
(rein EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial necognition but not could- impained (Stage 2)	Non-perfort	ting Of which: exposures with fortwarance measures	Of which: Urdikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but ret credit- impaired (Stage 2)		ng Of which: exposures with forbaarance measures	Of which: Unikaly to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing		Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: soposumis with forbearance measures	Of which: Unlikely to pay that are not past-doe or past-doe or 90 days		Performing	Of which: exposures with forbearance measures	Of which: h 3struments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the cortiant of the COVID-19 crisis	e non- e performing
Loans and advances subject to active EBA-compliant monatoria	2,631	2,602	82	733	29	7	26	20	23	2	17	s	2	4	65	4	824	815	22	313	9	3	•	9		۰	6	2	1	2	4	1
of which: Households	1,412	1,395	21	432	17	2	16	11	9	0	7	2	1	2	3	2	548	542	12	213	6	1	6	6	4	0	3	1	0	1	1	1
of which: Collateralised by residential immovable property	1,247	1,232	18	388	15	2	14	9	7	٥	6	2	1	1	0	2	502	497	11	196	6	1	s	5	4	0	3	1	٥	1	٥	1
of which: Non-financial corporations	1,192	1,181	60	293	11	6	10	17	14	2	10	3	2	з	61	2	263	260	30	100	з	1	3	4	3	٥	3	1	1	1	4	۰
of which: Small and Medium-sized Enterprises	876	854	37	205	11	6	10	12	9	1	6	3	2	з	49	2	216	213	4	93	з	1	3	3	3	0	2	1	1	1	3	٥
of which: Collateralised by commercial immovable property	225	223	6	53	2	۰	2	2	2	٥	1	٥	٥	٥	2	1	196	294	2	75	2	0	2	2	2	٥	2	٥	٥	٥	2	٥

								As of 31,	03/2021															As of 30	05/2021							
	Gross														Maximum amount of the guasimtee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	t amount
		Performing			Non-perform							Non-performi									Non-performi											
(min ESR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbuarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbiariance measures	Of which: Instruments with significant increase in coeff risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit rak since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days			Of which: exposures we forbearance measures	Of which: In Struments with significant increase in credit risk since initial recognition but not credit- impaired (Slage 2)		Of which: exposures with forbianance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	e non- performing
Loans and advances with expired EBA-compliant monatoria	25,910	25,261	625	4,344	650	331	558	333	174	13	115	159	93	135	744	111	15,212	14,832	240	3,764	379	172	298	277	160	7	121	116	62	91	749	77
of which: Households	5,318	5,180	127	1,395	138	67	108	94	43	3	34	40	22	32	78	24	6,055	5,901	154	1,705	165	54	112	95	49	3	37	47	20	31	74	54
of which: Collateralised by residential immovable property	1,999	3,896	103	1,098	103	52	54	60	30	2	25	30	18	25	7	16	4,678	4,557	136	1,352	121	41	15	70	35	2	27	35	15	24	7	40
of which: Non-financial corporations	20,028	19,544	493	2,828	404	257	433	238	126	10	79	113	69	98	657	85	8,820	8,609	85	1,960	211	115	182	176	108	4	83	68	41	59	664	23
of which: Small and Medium-sized Enterprises	17,160	16,722	452	2,445	438	228	390	213	112	10	71	101	60	86	593	84	6,795	6,626	53	1,572	190	102	161	145	85	2	64	60	35	5	590	19
of which: Collateralised by commercial immovable property	13,836	11,537	206	1,727	299	168	276	132	72	3	46	61	43	55	195	39	3,903	1,757	49	1,123	145	93	126	118	71	з	57	45	34	41	181	11

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guasantee that can be considered	Gross canying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearince measures	Of which: Instruments with significant increate in credit risk since initial recognition but recognition but inspained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= \$0 days	1	Performing	Of which: expositions with forbearance measures	Of which: Instrumenta with significant increase in create in recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Inflows to non- performing exposures		Purforming	Of which: exposures with forbeasings measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Slage 2)	Non-perform	ing Of which: exposume with forbeanince measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	-	Performing	Of which: exposures we forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposiums with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	8,655	8,564	298	1,119	91	60	61	27	18	2	11	9	7	8	5,910	16	8,185	8,135	54	873	50	5	38	23	18	2	13	5	0	4	5,557	28
of which: Households	1,190	1,185			5			1	1			٥				3	1,253	1,245			7			1	1			٥				3
of which: Collateralised by residential immovable property	٥	٥			٥			٥	٥			٥				٥	0	0			٥			0	٥			٥				۰
of which: Non-financial corporations	7,413	7,327	297	992	85	60	57	26	17	2	10	9	7		5,051	13	6,881	6,838	2	720	43	5	32	22	17	2	13	5	0	4	4,638	26
of which: Small and Medium-sized Enterprises	5,312	5,265			45			15	12			3				13	5,190	5,158			32			11	9			2				16
of which: Collateralised by commercial immovable property	229	205			33			6	1			5				3	29	26			3			0	0			0				۰

