



2018 EU-wide Transparency Exercise

Bank Name	All other banks
LEI Code	XXXXXXXXXXXXXXXXXXXX
Country Code	OT

2018 EU-wide Transparency Exercise
Capital

All other banks

		(mn EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS		197,495	200,140	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		161,505	166,190	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		65,378	63,109	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		79,795	83,814	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		682	1,451	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		26,334	29,033	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		233	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-4,233	-4,663	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-2,167	-2,317	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)		-734	-457	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-757	-998	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		-2,062	-2,564	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-122	-73	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)		-115	-59	C 01.00 (r460,r010)	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		-869	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 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		-172	-190	C 01.00 (r490,r010)	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	0	C 01.00 (r500,r010)	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 exceeding the 17.65% threshold		0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-83	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		1	-2	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments		280	47	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 (+/-)		1	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		59	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		220	47	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		9,654	10,272	C 01.00 (r530,r010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		9,600	10,224	C 01.00 (r540,r010) + C 01.00 (r670,r010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	C 01.00 (r720,r010)	
A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments		53	48	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		171,159	176,462	C 01.00 (r015,r010)	Article 51 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		26,337	23,678	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		25,760	23,475	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions		282	180	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments		294	24	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT		1,087,489	1,103,082	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included		0	11,955	C 05.01 (r010,r040)		
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		14.85%	15.07%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)		15.74%	16.00%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)		18.16%	18.14%	CA3 (5)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		161,225	166,144	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))		
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		14.83%	15.23%	D.1/(B-B.1)		
F	Adjustments to CET1 due to IFRS 9 transitional arrangements			47	C 05.01 (r440,r010)		
F	Adjustments to AT1 due to IFRS 9 transitional arrangements			0	C 05.01 (r440,r020)		
F	Adjustments to T2 due to IFRS 9 transitional arrangements			-1	C 05.01 (r440,r030)		
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements			34	C 05.01 (r440,r040)		

(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 regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2018 EU-wide Transparency Exercise

Leverage ratio

All other banks

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	171,159	176,462	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	170,826	176,368	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	3,099,105	3,382,734	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	3,098,894	3,382,690	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.5%	5.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.5%	5.2%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

All other banks

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	570,642	578,016
Risk exposure amount for securitisation and re-securitisations in the banking book	5,094	4,371
Risk exposure amount for contributions to the default fund of a CCP	3,499	3,264
Risk exposure amount Other credit risk	562,049	570,381
Risk exposure amount for position, foreign exchange and commodities (Market risk)	306,644	323,177
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	22,427	21,054
Risk exposure amount for Credit Valuation Adjustment	107,269	92,869
Risk exposure amount for operational risk	76,330	77,905
Other risk exposure amounts	26,604	31,116
Total Risk Exposure Amount	1,087,489	1,103,082

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2018 EU-wide Transparency Exercise

P&L

All other banks

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	8,602	3,601
Of which debt securities income	615	166
Of which loans and advances income	6,318	3,002
Interest expenses	6,477	2,996
(Of which deposits expenses)	3,382	2,176
(Of which debt securities issued expenses)	1,547	300
(Expenses on share capital repayable on demand)	0	0
Dividend income	3	4
Net Fee and commission income	1,119	968
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	108	29
Gains or (-) losses on financial assets and liabilities held for trading, net	4,895	2,349
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-247	351
Gains or (-) losses from hedge accounting, net	11	-16
Exchange differences [gain or (-) loss], net	9	10
Net other operating income /(expenses)	491	-136
TOTAL OPERATING INCOME, NET	8,515	4,164
(Administrative expenses)	5,708	2,932
(Depreciation)	243	104
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	149	152
(Commitments and guarantees given)	-7	0
(Other provisions)	157	152
Of which pending legal issues and tax litigation ¹	51	
Of which restructuring ¹	30	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	336	-128
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-152
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-269	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	362	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-2	5
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,707	1,108
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,248	878
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,248	878
Of which attributable to owners of the parent	2,130	877

⁽¹⁾ Information available only as of end of the year

⁽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."

2018 EU-wide Transparency Exercise
Market Risk
 All other banks

	SA		IM											IM												
	As of 31/12/2017	As of 30/06/2018	As of 31/12/2017											As of 30/06/2018												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE					
(mln EUR)																										
Traded Debt Instruments	79,195	92,417	662	325	2,136	886							574	261	1,747	755										
Of which: General risk	26,804	33,502	501	228	1,498	627							474	201	1,295	528										
Of which: Specific risk	51,823	57,948	309	142	1,126	434							225	105	938	386										
Equities	36,216	36,122	362	136	1,177	352							514	290	1,191	829										
Of which: General risk	12,388	11,267	68	20	155	41							200	147	440	419										
Of which: Specific risk	20,300	19,514	317	124	1,059	321							323	147	765	417										
Foreign exchange risk	20,164	19,532	174	77	437	156							110	49	230	101										
Commodities risk	5,090	7,982	50	24	63	30							65	49	73	62										
Total	140,665	156,073	2,109	914	7,033	3,760	2,732	2,470	222	160	229	153,130	2,246	1,079	7,366	4,593	2,564	2,371	240	194	192	157,296				

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

All other banks

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	165,836	132,901	18,474		154,949	136,739	20,986	
	Regional governments or local authorities	5,437	4,581	574		2,776	2,290	536	
	Public sector entities	19,026	10,397	1,780		7,963	6,888	1,705	
	Multilateral Development Banks	2,787	2,776	81		4,309	3,595	28	
	International Organisations	1,382	1,274	0		1,234	1,225	0	
	Institutions	550,121	317,407	69,406		424,106	369,429	70,112	
	Corporates	388,477	210,722	180,998		250,120	196,684	184,212	
	of which: SME	11,993	8,385	7,991		7,833	6,145	5,838	
	Retail	17,283	7,634	5,631		18,751	8,109	5,990	
	of which: SME	834	527	301		759	514	294	
	Secured by mortgages on immovable property	82,718	79,182	31,100		86,910	82,754	32,368	
	of which: SME	6,872	6,580	4,692		5,691	5,433	4,123	
	Exposures in default	8,241	4,798	3,269	3,218	7,320	4,088	3,350	2,468
	Items associated with particularly high risk	18,150	15,931	22,911		24,227	21,289	31,961	
	Covered bonds	1,180	1,180	116		1,288	1,288	129	
	Claims on institutions and corporates with a ST credit assessment	59,886	35,833	20,864		36,625	36,261	18,447	
	Collective investments undertakings (CIU)	2	2	2		502	502	465	
Equity	4,213	4,205	4,358		512	508	611		
Securitisation	8,692	8,674	3,698		6,779	6,758	3,687		
Other exposures	7,707	7,705	7,121		5,922	5,921	6,020		
Standardised Total²	1,341,142	844,560	371,383	3,519	1,034,294	884,928	382,609	3,016	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED KINGDOM	Central governments or central banks	7,498	7,509	816		10,392	10,447	789	
	Regional governments or local authorities	97	98	20		36	36	7	
	Public sector entities	63	40	8		47	22	5	
	Multilateral Development Banks	40	40	0		26	26	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	136,439	93,754	12,400		126,546	119,023	12,218	
	Corporates	86,943	43,523	29,265		46,393	35,200	33,615	
	of which: SME	266	250	249		234	230	230	
	Retail	3	2	2		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	981	849	531		1,175	930	627	
	of which: SME	104	104	104		116	116	116	
	Exposures in default	164	156	232	7	258	252	377	5
	Items associated with particularly high risk	124	119	179		1,654	1,649	2,473	
	Covered bonds	0	0	0		5	5	1	
	Claims on institutions and corporates with a ST credit assessment	5,708	5,554	2,091		8,562	8,120	3,179	
	Collective investments undertakings (CIU)	0	0	0		4	4	4	
Equity	325	325	382		279	278	296		
Securitisation									
Other exposures	1,263	1,263	2,462		934	934	1,298		
Standardised Total²				10				9	

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).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	1,390	1,389	40		555	555	71	
	Regional governments or local authorities	524	515	104		547	532	106	
	Public sector entities	872	882	316		1,316	1,141	372	
	Multilateral Development Banks	0	0	0		159	197	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	139,265	63,346	17,080		85,107	78,057	21,013	
	Corporates	60,147	27,308	23,738		30,401	24,268	21,295	
	of which: SME	39	22	22		21	21	21	
	Retail	1	1	1		1	0	0	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	1,077	1,067	99		1,124	1,122	117	
	of which: SME	53	52	52		44	44	44	
	Exposures in default	3	2	3	0	2	2	2	0
	Items associated with particularly high risk	792	721	1,081		1,126	1,071	1,606	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	40,641	16,907	8,460		13,634	13,463	6,722	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	5	5	5		3	3	3		
Securitisation									
Other exposures	539	536	536		1,055	1,055	1,053		
Standardised Total²				40				36	

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).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
GERMANY	Central governments or central banks	35,566	29,131	20		33,290	31,261	4	
	Regional governments or local authorities	536	252	7		222	222	10	
	Public sector entities	3,279	1,702	8		596	157	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	60,485	49,224	4,405		54,325	51,021	4,048	
	Corporates	9,860	5,971	5,311		7,865	6,744	6,486	
	of which: SME	160	158	158		150	150	150	
	Retail	7	5	4		4	1	1	
	of which: SME	2	1	1		0	0	0	
	Secured by mortgages on immovable property	539	76	52		422	28	26	
	of which: SME	3	3	2		2	2	2	
	Exposures in default	2	0	0	0	0	0	0	0
	Items associated with particularly high risk	13	13	19		93	93	139	
	Covered bonds	8	8	1		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1,460	1,488	978		1,254	1,280	817	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	8	8	8		1	1	2		
Securitisation									
Other exposures	1	1	1		0	0	0		
Standardised Total²				6				0	

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).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

All other banks

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	13,240	13,035	0		8,263	8,204	2	
	Regional governments or local authorities	211	211	42		302	302	60	
	Public sector entities	276	233	31		93	92	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64,239	22,491	5,582		40,814	36,312	5,652	
	Corporates	24,774	15,489	2,793		14,812	8,957	2,567	
	of which: SME	158	149	149		204	196	196	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	104	50	47		124	70	68	
	of which: SME	22	22	19		19	19	19	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	14	8	13		25	6	9	
	Covered bonds	4	4	0		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	2,134	2,160	1,082		3,788	3,842	1,916	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		1	1	1		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0	5	1	1	1	0	
Standardised Total²									

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).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
CAYMAN ISLANDS	Central governments or central banks	12	12	12		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	20	29	5		159	144	23	
	Corporates	30,855	14,232	14,247		18,259	14,871	14,779	
	of which: SME	62	62	62		23	23	23	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	42	42	42		41	41	41	
	of which: SME	26	26	26		26	26	26	
	Exposures in default	0	0	0	0	132	116	116	0
	Items associated with particularly high risk	11,959	10,568	15,886		14,821	13,276	19,923	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		9	1	1	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	4		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
JAPAN	Central governments or central banks	213	213	42		1,976	1,976	209	
	Regional governments or local authorities	3	3	1		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	6	6	3		1	1	1	
	International Organisations	0	0	0		0	0	0	
	Institutions	32,445	12,027	4,170		24,375	16,484	5,520	
	Corporates	19,184	8,262	7,364		8,099	7,955	7,106	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	4	6	0	4	4	5	0
	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	1,846	1,855	928		2,981	3,028	1,517	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	11	11	11		13	13	13		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

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).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	939	888	0		368	368	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	96	96	0		209	209	0	
	International Organisations	4	4	0		4	4	0	
	Institutions	3,565	1,925	408		2,583	1,648	376	
	Corporates	19,954	13,449	14,177		21,153	16,111	15,475	
	of which: SME	34	34	34		36	36	36	
	Retail	1	1	0		0	0	0	
	of which: SME	1	1	0		0	0	0	
	Secured by mortgages on immovable property	328	55	55		646	129	128	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	4	4	0	4	4	4	0
	Items associated with particularly high risk	399	279	546		532	482	722	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1,085	1,084	39		1,077	1,055	22	
Collective investments undertakings (CIU)	0	0	0		159	159	159		
Equity	1	1	1		4	4	7		
Securitisation	0	0	0		0	0	0		
Other exposures	86	86	33		75	75	59		
Standardised Total²									

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).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

All other banks

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
SWITZERLAND	Central governments or central banks	574	564	3		422	403	10	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	73	42	8		18	14	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	17	17	0		6	6	0	
	Institutions	12,518	6,727	2,091		12,890	7,469	2,054	
	Corporates	7,698	3,892	3,125		6,772	5,024	4,033	
	of which: SME	8	8	8		10	10	10	
	Retail	3	1	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	18	17	9		14	13	8	
	of which: SME	5	5	5		5	5	5	
	Exposures in default	1	0	0	0	0	0	0	0
	Items associated with particularly high risk	29	29	44	0	329	329	494	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	324	314	110		928	912	423	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	7	7	7		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	1	1	1	1	3	3	3	1	

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).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
NETHERLANDS	Central governments or central banks	1,779	1,779	0		614	606	2	
	Regional governments or local authorities	12	12	2		0	0	0	
	Public sector entities	562	272	54		709	709	142	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,246	4,274	1,113		5,157	4,395	1,768	
	Corporates	17,152	8,435	8,219		12,686	9,382	9,081	
	of which: SME	380	84	84		6	6	6	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	18	18	10		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	129	129	133	0	104	104	106	0
	Items associated with particularly high risk	110	107	161		232	84	126	
	Covered bonds	0	0	0		2	2	0	
	Claims on institutions and corporates with a ST credit assessment	546	511	257		541	543	279	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		21	21	31		
Securitisation									
Other exposures									
Standardised Total ²	2	2	2	0	5	5	5	113	

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).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
ITALY	Central governments or central banks	7,337	503	99		9,069	273	107	
	Regional governments or local authorities	348	348	247		358	358	233	
	Public sector entities	62	62	49		76	76	59	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,077	3,836	1,920		4,215	3,801	1,647	
	Corporates	5,961	4,498	4,360		4,740	3,817	3,833	
	of which: SME	904	893	893		828	815	815	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	33	33	32		26	26	25	
	of which: SME	25	25	25		24	24	24	
	Exposures in default	84	20	30	0	0	0	0	0
	Items associated with particularly high risk	2	1	2	0	56	55	83	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	156	162	221		233	237	283	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		9	9	9		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	1	

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).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

All other banks

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
Consolidated data	Central banks and central governments	63,739	0	67,222	11,586	0	0	82,604	0	84,294	14,592	0	0
	Institutions	167,318	5	143,445	66,711	0	0	176,479	5	147,563	71,090	0	0
	Corporates	198,371	189	154,597	90,538	43	127	196,776	225	150,511	89,784	61	89
	Corporates - Of Which: Specialised Lending	1,650	0	1,304	985	0	26	1,686	0	1,306	994	0	23
	Corporates - Of Which: SME	380	0	366	185	0	2	382	1	353	184	0	3
	Retail	121,329	0	125,051	21,477	0	2,305	104,162	0	107,601	11,559	0	64
	Retail - Secured on real estate property	118,590	0	122,111	20,616	0	2,145	102,081	0	105,552	11,018	0	46
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	118,590	0	122,111	20,616	0	2,145	102,081	0	105,552	11,018	0	46
	Retail - Qualifying Revolving	2,405	0	2,581	546	0	20	1,971	0	1,939	430	0	7
	Retail - Other Retail	334	0	359	316	0	39	111	0	111	110	0	10
	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	334	0	359	316	0	39	111	0	111	110	0	10
	Equity	1,072	0	1,072	3,429	1		1,322	1	1,322	4,177	2	
	Securitisation	2,337		2,301	1,396			1,676		1,642	684		
Other non credit-obligation assets				555						257			
IRB Total				195,692						192,142			

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).

² For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
UNITED KINGDOM	Central banks and central governments	5,465	0	5,149	480	0	0	8,931	0	8,643	1,872	0	0
	Institutions	14,567	0	13,173	6,640	0	0	14,665	0	13,031	7,167	0	0
	Corporates	34,784	4	26,716	14,509	4	4	35,088	4	26,724	13,290	4	10
	Corporates - Of Which: Specialised Lending	185	0	185	140	0	0	124	0	124	86	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	457	0	457	1,013	0	0	256	0	256	863	0	0
	Securitisation												
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 Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
UNITED STATES	Central banks and central governments	292	0	528	25	0	0	141	0	359	20	0	0
	Institutions	49,409	0	41,476	10,833	0	0	54,957	0	45,246	11,992	0	0
	Corporates	39,433	3	27,642	11,570	0	0	35,652	3	26,393	12,627	0	0
	Corporates - Of Which: Specialised Lending	44	0	40	28	0	0	45	0	42	29	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	16	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	428	0	428	1,260	0	0	418	0	418	1,248	1	0
	Securitisation												
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 Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
GERMANY	Central banks and central governments	22,745	0	18,559	3,910	0	0	34,425	0	29,397	4,528	0	0
	Institutions	14,904	0	9,628	5,768	0	0	13,492	0	8,128	4,993	0	0
	Corporates	7,399	9	6,343	2,446	3	3	6,594	9	5,524	2,643	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	31	0	31	91	0	0	50	0	50	145	0	0
	Securitisation												
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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
All other banks

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
FRANCE	Central banks and central governments	6,031	0	6,754	476	0	0	8,928	0	9,658	619	0	0
	Institutions	10,533	0	9,745	3,852	0	0	11,553	0	10,073	3,654	0	0
	Corporates	8,924	0	6,444	3,426	0	6	8,804	0	6,245	3,145	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	16	0	16	47	0	0	15	0	15	45	0	0
Securitisation													
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 Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
CAYMAN ISLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,480	0	1,467	1,917	0	0	1,977	0	1,918	2,315	0	0
	Corporates	21,388	0	16,391	16,170	0	0	20,408	25	14,966	15,204	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	17	0	17	60	0	0	22	0	22	73	0	0
Securitisation													
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 Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
JAPAN	Central banks and central governments	405	0	405	56	0	0	250	0	250	35	0	0
	Institutions	12,858	0	11,751	3,897	0	0	12,952	0	11,800	3,666	0	0
	Corporates	7,236	0	7,375	1,600	0	0	4,396	0	4,769	1,097	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	3	0	3	8	0	0	6	0	6	18	0	0
Securitisation													
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 Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
LUXEMBOURG	Central banks and central governments	12	0	15	3	0	0	223	0	230	50	0	0
	Institutions	2,884	0	2,555	1,472	0	0	2,697	0	2,664	1,533	0	0
	Corporates	8,331	0	6,488	5,556	0	3	10,197	0	7,098	5,955	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	13	0	13	48	0	0	14	0	14	51	0	0
Securitisation													
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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
All other banks

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
SWITZERLAND	Central banks and central governments	1,407	0	1,407	29	0	0	484	0	483	10	0	0
	Institutions	9,732	0	12,451	2,461	0	0	10,436	0	10,108	2,980	0	0
	Corporates	2,519	0	2,036	1,187	0	0	2,957	0	2,416	988	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	36	0	36	105	0	0	85	0	85	247	0	0
Securitisation													
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 Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
NETHERLANDS	Central banks and central governments	55	0	31	3	0	0	121	0	96	6	0	0
	Institutions	3,011	0	2,691	1,164	0	0	2,830	0	2,374	967	0	0
	Corporates	7,648	0	5,104	3,418	0	2	8,340	0	5,724	4,228	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	5	0	5	14	0	0	6	0	6	18	0	0
Securitisation													
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 Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
ITALY	Central banks and central governments	4,593	0	4,037	3,741	0	0	5,147	0	4,761	4,814	0	0
	Institutions	1,829	5	1,176	1,469	0	0	1,839	5	1,211	1,427	0	0
	Corporates	3,998	10	2,267	2,500	0	9	3,793	10	2,733	2,796	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	2	0	2	5	0	0	3	0	3	8	0	0
Securitisation													
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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

All other banks

(mln EUR)

Country / Region	As of 31/12/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	22,905.6	7,290.6	15,615.0	10,213.9	0.2	10,213.7	526.9	428.1	98.8	10,991.3	0.0	10,991.3	7,554.6	7,549.1	5.5	1,821.6	0.0	1,821.6
Austria	2,284.0	1,461.6	822.4															
Belgium	712.4	3.5	708.9															
Bulgaria	0.0	0.0	0.0															
Croatia	0.9	0.0	0.9															
Cyprus	3.0	0.1	3.0															
Czech Republic	6.8	0.0	6.8															
Denmark	1,595.4	1,581.9	13.5															
Estonia	5.5	0.0	5.5															
Finland	340.2	12.3	327.9															
France	781.3	99.6	681.7															
Germany	1,329.6	150.8	1,178.8															
Greece	41.9	0.5	41.4															
Hungary	179.5	39.9	139.5															
Ireland	61.1	0.4	60.7															
Italy	1,216.2	57.6	1,158.6															
Latvia	219.9	24.1	195.8															
Lithuania	17.0	0.0	17.0															
Luxembourg	974.7	3.3	971.4															
Malta	0.0	0.0	0.0															
Netherlands	91.1	0.4	90.7															
Poland	285.9	3.0	282.9															
Portugal	276.5	25.3	251.2															
Romania	0.1	0.0	0.1															
Slovakia	17.4	0.0	17.4															
Slovenia	8.7	0.1	8.6															
Spain	698.3	3.4	694.9															
Sweden	913.9	291.6	622.3															
United Kingdom	2,872.8	354.1	2,518.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	6.3	3.8	2.5															
Australia	29.1	23.0	6.1															
Canada	524.8	464.4	60.4															
China	240.4	4.5	235.9															
Hong Kong	21.8	4.6	17.2															
Japan	410.9	0.0	410.8															
U.S.	2,772.9	597.4	2,175.5															
Other advanced economies non EEA	558.3	110.2	448.1															
Other Central and eastern Europe countries non EEA	181.5	57.8	123.7															
Middle East	278.4	51.5	226.9															
Latin America and the Caribbean	1,086.5	1,068.4	18.1															
Africa	486.1	222.1	264.0															
Others	1,374.8	569.4	805.4															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

All other banks

As of 30/06/2018

Residual Maturity	Country / Region	Direct exposures												Off balance sheet		Risk weighted exposure amount	
		On balance sheet				Derivatives				Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions								
				Carrying amount	Notional amount	Carrying amount	Notional amount										
		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												
(min EUR)																	
[0 - 3M]	Austria	74	74	29	0	0	45	7	175	-47	1.487	0	0				
[3M - 1Y]		448	438	411	0	0	0	8	654	-27	302	0	0				
[1Y - 2Y]		155	154	154	0	1	0	13	200	-97	347	0	0				
[2Y - 3Y]		136	134	135	0	1	0	15	3.603	-6	139	0	0				
[3Y - 5Y]		308	308	308	0	0	0	0	41	1	65	0	0				
[5Y - 10Y]		876	818	872	0	3	0	144	1.004	-17	95	0	0				
[10Y - more]	512	441	474	0	0	0	28	179	0	59	0	0					
Total		2,509	2,307	2,384	0	5	83	404	6,958	-28	3,025	0	0			207	
[0 - 3M]	Belgium	787	767	257	0	471	1	0	0	0	70	0	0				
[3M - 1Y]		1,092	1,084	962	0	0	0	0	38	0	0	0	0				
[1Y - 2Y]		280	280	280	0	0	0	0	0	0	27	0	0				
[2Y - 3Y]		312	312	312	0	0	0	0	15	0	56	0	0				
[3Y - 5Y]		220	215	215	0	5	0	0	3	-4	21	0	0				
[5Y - 10Y]		1,801	1,645	1,788	0	12	0	2	20	1	147	0	0				
[10Y - more]	1,774	1,640	1,772	0	0	0	136	417	10	371	0	0					
Total		6,267	5,843	5,696	0	488	1	139	426	22	693	0	0			59	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	3	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	1	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		2	2	2	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		1	1	1	0	0	0	0	0	0	0	0	0				
[10Y - more]	9	9	9	0	0	0	0	0	0	0	0	0					
Total		11	11	11	0	0	0	0	3	0	1	0	0			0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		1	1	1	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		1	1	1	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		2	2	2	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		22	21	21	0	0	0	0	0	0	0	0	0				
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0					
Total		25	25	25	0	0	0	0	0	0	0	0	0			0	
[0 - 3M]	Czech Republic	12	12	12	0	0	0	0	0	0	0	0	0				
[3M - 1Y]		78	78	78	0	0	0	0	0	0	13	0	0				
[1Y - 2Y]		59	59	59	0	0	0	0	0	34	5	0	0				
[2Y - 3Y]		179	179	179	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		29	26	26	0	2	0	0	0	0	0	0	0				
[5Y - 10Y]		57	57	57	0	0	0	0	0	0	0	0	0				
[10Y - more]	32	32	32	0	0	0	0	16	241	0	0	0					
Total		446	444	444	0	2	0	17	278	0	18	0	0			196	
[0 - 3M]	Denmark	974	974	18	0	8	0	43	1.557	21	637	0	0				
[3M - 1Y]		159	159	59	0	51	0	0	1.199	6	206	0	0				
[1Y - 2Y]		26	26	26	0	0	0	0	2,018	21	3,437	0	0				
[2Y - 3Y]		64	64	64	0	0	0	0	212	134	1,001	0	0				
[3Y - 5Y]		52	52	52	0	0	0	0	84	2,095	1,283	0	0				
[5Y - 10Y]		149	148	149	0	0	0	0	75	1,006	45	1,963	0	0			
[10Y - more]	14	14	14	0	0	0	0	398	4,453	869	5,014	0	0				
Total		1,444	1,437	981	0	10	803	12,690	902	13,540	0	0	0			1	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	4	0	0	0	0				
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more]	5	5	5	0	0	0	0	0	0	0	0	0					
Total		5	5	0	0	0	0	4	0	0	0	0	0			2	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

All other banks

As of 30/06/2018

Residual Maturity	Country / Region	Direct exposures														Off-balance sheet		Risk weighted exposure amount
		On balance sheet								Derivatives				Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets								Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
		Total carrying amount of non-derivative financial assets (net of short positions)								Carrying amount	Notional amount	Carrying amount	Notional amount					
			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												
		885	61	35	0	1	849	0	15	24	828	0	0	0	0			
F 0 - 3M f		2	2	2	0	0	0	31	2,436	-1	253	0	0	0	0			
F 3M - 1Y f		72	5	49	0	5	9	202	705	0	765	0	0	0	0			
F 1Y - 2Y f		413	469	410	2	1	18	369	8	1	905	0	0	0	0			
F 2Y - 3Y f		446	430	433	0	7	2	617	2	156	0	0	0	0	0			
F 3Y - 5Y f		1,941	1,898	1,907	0	10	5	46	1,946	-60	854	0	0	0	0			
F 5Y - 10Y f		332	315	315	0	1	16	10	381	256	2	0	0	0	0			
F 10Y - more																		
Total		4,090	3,116	3,160	0	27	903	183	6,166	-32	4,716	2	0	0	35			
		3,305	3,223	3,249	0	1,472	324	24	2,541	206	6,794	0	0	0	0			
F 0 - 3M f		4,363	4,290	4,305	0	522	0	60	1,915	18	2,428	0	0	0	0			
F 3M - 1Y f		1,820	1,560	1,708	0	1	0	57	1,038	-36	896	0	0	0	0			
F 1Y - 2Y f		1,386	1,149	1,238	0	0	0	79	1,605	-31	1,606	0	0	0	0			
F 2Y - 3Y f		3,083	2,270	2,684	0	1	0	67	1,170	-44	679	60	0	0	0			
F 3Y - 5Y f		12,305	11,402	12,228	0	17	0	172	2,010	109	2,294	0	0	0	0			
F 5Y - 10Y f		5,921	4,789	5,729	0	0	2	512	1,409	117	1,990	50	0	0	0			
F 10Y - more																		
Total		32,082	28,783	28,742	0	2,014	326	970	11,688	339	15,649	111	0	0	174			
		3,966	3,957	3,877	346	150	1,543	105	2,478	222	6,413	0	0	0	0			
F 0 - 3M f		2,608	2,517	1,499	0	396	0	296	12,124	30	10,630	0	0	0	0			
F 3M - 1Y f		2,995	2,758	2,851	0	0	0	449	12,109	-74	10,970	0	0	0	0			
F 1Y - 2Y f		609	538	562	0	0	0	397	5,733	307	6,750	0	0	0	0			
F 2Y - 3Y f		5,189	4,970	4,688	0	191	0	886	15,796	228	7,130	0	0	0	0			
F 3Y - 5Y f		12,008	11,219	11,452	0	139	0	1,460	14,655	369	9,297	0	0	0	0			
F 5Y - 10Y f		6,018	4,567	4,479	346	877	351	1,646	26,194	2,779	19,130	0	0	0	0			
F 10Y - more																		
Total		33,392	30,527	27,408	346	877	1,874	12,238	88,079	3,860	70,380	0	0	0	273			
		6	6	6	0	0	0	0	0	0	0	0	0	0	0			
F 0 - 3M f		0	0	0	0	0	0	0	3	0	2	0	0	0	0			
F 3M - 1Y f		1	1	1	0	0	0	0	0	0	1	0	0	0	0			
F 1Y - 2Y f		2	2	2	0	0	0	99	14	6	6	0	0	0	0			
F 2Y - 3Y f		10	7	7	0	3	0	7	311	0	0	0	0	0	0			
F 3Y - 5Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	0			
F 5Y - 10Y f		2	2	2	0	0	0	0	0	0	0	0	0	0	0			
F 10Y - more																		
Total		22	19	19	0	3	0	7	412	14	8	0	0	0	31			
		60	60	59	0	0	0	0	0	0	0	0	0	0	0			
F 0 - 3M f		184	184	0	0	0	0	6	250	0	0	0	0	0	0			
F 3M - 1Y f		0	0	0	0	0	0	16	184	4	4	0	0	0	0			
F 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
F 2Y - 3Y f		44	44	44	0	44	0	3	32	0	0	0	0	0	0			
F 3Y - 5Y f		34	32	34	0	34	0	50	362	50	429	0	0	0	0			
F 5Y - 10Y f		60	54	59	0	59	0	29	1,501	0	0	0	0	0	0			
F 10Y - more																		
Total		381	374	380	0	0	0	104	2,729	50	433	0	0	0	50			
		43	43	5	0	58	0	5	105	0	33	0	0	0	0			
F 0 - 3M f		7	7	0	0	0	0	1	119	32	267	0	0	0	0			
F 3M - 1Y f		16	16	16	0	0	0	0	17	1	113	0	0	0	0			
F 1Y - 2Y f		124	124	124	0	124	0	1	16	1	39	0	0	0	0			
F 2Y - 3Y f		68	68	68	0	68	0	0	6	29	500	0	0	0	0			
F 3Y - 5Y f		127	126	127	0	127	0	22	726	0	60	0	0	0	0			
F 5Y - 10Y f		43	43	40	0	40	0	3	0	0	0	0	0	0	0			
F 10Y - more																		
Total		448	447	350	0	98	0	25	990	123	952	0	0	0	47			
		12	12	0	0	0	0	0	0	0	0	0	0	0	0			
F 0 - 3M f		40	40	40	0	40	0	0	19	12	12	0	0	0	0			
F 3M - 1Y f		22	17	21	0	21	0	0	0	0	9	0	0	0	0			
F 1Y - 2Y f		64	64	64	0	64	0	3	245	0	64	0	0	0	0			
F 2Y - 3Y f		67	67	62	0	62	0	1	21	0	0	0	0	0	0			
F 3Y - 5Y f		123	79	108	0	15	0	0	0	0	0	0	0	0	0			
F 5Y - 10Y f		264	246	264	0	264	0	0	0	0	0	0	0	0	0			
F 10Y - more																		
Total		592	520	571	0	22	0	4	285	0	21	0	0	0	1			

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

All other banks

As of 30/06/2018

(min EUR)		Direct exposures														Off-balance sheet exposures		Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet					
		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		Derivatives with positive fair value		Derivatives with negative fair value				
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount							
Residual Maturity	Country / Region																	
I 0 - 3M f	Italy	1,063	1,035	984	0	0	79	0	0	2	528	0	216	0	0	0	0	
I 3M - 1Y f		1,874	1,797	1,874	0	0	0	0	0	12	2,621	7	1,787	0	0	0	0	
I 1Y - 2Y f		1,216	1,011	1,203	0	4	0	9	0	1,220	14,990	79	1,554	0	0	0	0	
I 2Y - 3Y f		1,388	987	1,066	0	0	0	0	0	-45	1,303	73	2,902	0	0	0	0	
I 3Y - 5Y f		4,524	2,714	4,519	0	0	0	3	0	126	3,289	94	4,052	0	0	0	0	
I 5Y - 10Y f		5,846	3,446	5,792	0	0	0	1	0	462	4,573	462	3,763	0	0	0	0	
I 10Y - more	1,884	1,353	1,793	0	0	0	76	0	4,114	8,409	0	7,073	0	0	0	0		
Total		17,996	12,243	17,231	0	9	165	0	5,981	35,714	2,192	21,347	0	0	0	4,723		
I 0 - 3M f	Latvia	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	39	4	4	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	1	43	12	172	0	0	0	0	
I 2Y - 3Y f		7	7	7	0	0	0	0	0	1	23	19	185	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	14	150	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	24	24	1	0	0	0	23	0	0	0	0	0	0	0	0	0		
Total		36	36	13	0	0	23	0	15	255	31	362	0	0	0	15		
I 0 - 3M f	Lithuania	1	1	0	0	0	1	0	0	4	0	6	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	43	0	4	0	0	0	0	0	
I 1Y - 2Y f		1	1	0	0	0	0	0	0	1	270	29	61	0	0	0	0	
I 2Y - 3Y f		3	3	3	0	0	0	0	0	0	18	0	21	0	0	0	0	
I 3Y - 5Y f		2	2	2	0	0	0	0	0	0	0	6	348	0	0	0	0	
I 5Y - 10Y f		14	14	14	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		26	26	26	0	0	1	0	3	335	35	434	0	0	0	11		
I 0 - 3M f	Luxembourg	194	194	-10	0	81	123	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		220	220	189	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		90	90	90	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		103	103	103	0	0	0	0	0	12	40	1	214	0	0	0	0	
I 3Y - 5Y f		163	163	163	0	0	0	0	0	129	215	20	928	0	0	0	0	
I 5Y - 10Y f		407	407	407	0	0	0	0	0	0	0	0	2	0	0	0	0	
I 10Y - more	815	815	815	0	0	0	0	0	36	1,251	250	399	0	0	0	0		
Total		1,993	1,993	1,738	0	81	123	0	177	1,506	273	1,548	0	0	0	51		
I 0 - 3M f	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Netherlands	554	542	20	0	442	6	0	40	1,516	38	2,020	0	0	0	0	0	
I 3M - 1Y f		339	339	118	0	151	0	0	10	590	-23	1,986	0	0	0	0	0	
I 1Y - 2Y f		81	74	81	0	0	0	0	0	56	-109	1,718	0	0	0	0	0	
I 2Y - 3Y f		92	87	73	0	0	0	0	0	10	2,002	-62	462	0	0	0	0	
I 3Y - 5Y f		953	713	945	0	0	0	1	0	15	3,584	-15	3,533	0	0	0	0	
I 5Y - 10Y f		1,968	1,831	1,892	0	0	0	3	0	130	4,648	-98	5,170	0	0	0	0	
I 10Y - more	905	905	905	0	0	0	65	0	65	1,299	0	2,693	0	0	0	0		
Total		4,491	4,040	3,634	0	597	6	0	327	15,324	-639	17,583	0	0	0	100		
I 0 - 3M f	Poland	4	8	0	0	0	0	0	0	39	0	53	0	0	0	0	0	
I 3M - 1Y f		18	18	18	0	0	0	0	0	0	21	21	0	0	0	0	0	
I 1Y - 2Y f		95	95	95	0	0	0	0	0	0	15	0	44	0	0	0	0	
I 2Y - 3Y f		190	189	189	0	0	0	1	0	0	14	0	35	0	0	0	0	
I 3Y - 5Y f		97	95	95	0	0	0	1	0	0	43	1	42	0	0	0	0	
I 5Y - 10Y f		374	370	370	0	0	0	5	0	0	0	0	0	0	0	0	0	
I 10Y - more	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		788	781	778	0	7	3	0	2	136	2	195	0	0	0	80		

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

All other banks

As of 30/06/2018

		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
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			
(min EUR)																
	Portugal	I 0 - 3M f 80 I 3M - 1Y f 65 I 1Y - 2Y f 94 I 2Y - 3Y f 16 I 3Y - 5Y f 57 I 5Y - 10Y f 940 I 10Y - more 452	70 37 84 15 52 931 406	73 63 84 15 53 931 406	0 0 0 0 0 0 0	0 2 10 0 0 0 0	6 0 0 0 4 0 0	0 0 16 0 43 118 90	8 16 289 45 239 118 90	0 0 0 0 15 0 0	0 9 36 412 93 9 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	247	
	Romania	I 0 - 3M f 88 I 3M - 1Y f 9 I 1Y - 2Y f 4 I 2Y - 3Y f 2 I 3Y - 5Y f 20 I 5Y - 10Y f 9 I 10Y - more 31	88 9 4 2 20 9 31	88 9 4 2 20 9 31	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	9 0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
	Slovakia	I 0 - 3M f 6 I 3M - 1Y f 1 I 1Y - 2Y f 1 I 2Y - 3Y f 0 I 3Y - 5Y f 28 I 5Y - 10Y f 29 I 10Y - more 13	6 1 1 0 28 29 13	6 1 1 0 28 29 13	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 10 0	0 35 39 0 0 10 0	0 0 1 0 0 0 0	19 5 96 0 0 13 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	78		
	Slovenia	I 0 - 3M f 59 I 3M - 1Y f 1 I 1Y - 2Y f 12 I 2Y - 3Y f 1 I 3Y - 5Y f 55 I 5Y - 10Y f 3 I 10Y - more 133	59 1 12 1 53 3 133	59 1 12 1 53 3 133	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	59 0 0 0 0 0 0	0 0 0 0 0 10 0	4 59 22 9 888 272 14	0 1 0 0 6 1 0	33 381 69 12 317 108 0	0 0 0 0 0 0 0	0		
	Spain	I 0 - 3M f 475 I 3M - 1Y f 415 I 1Y - 2Y f 407 I 2Y - 3Y f 573 I 3Y - 5Y f 378 I 5Y - 10Y f 2,925 I 10Y - more 1,583	473 381 407 476 373 2,915 1,583	466 381 403 563 373 2,915 1,542	0 3 4 3 0 9 0	1 3 4 7 5 0 0	2 3 4 7 2 0 0	8 24 0 2 16 117 14	0 24 0 2 16 117 14	126 463 453 122 888 272 25	1 1 5 5 6 1 0	154 22 545 431 317 108 0	0 0 0 0 0 0 0	0		
	Sweden	I 0 - 3M f 636 I 3M - 1Y f 847 I 1Y - 2Y f 279 I 2Y - 3Y f 109 I 3Y - 5Y f 227 I 5Y - 10Y f 270 I 10Y - more 144	636 843 279 109 227 270 144	636 843 279 107 227 270 144	5 48 43 85 98 270 144	0 0 0 0 0 0 0	0 0 2 7 0 0 0	259 0 359 139 129 28 15	23 50 2 7 0 28 203	11,071 1,546 644 1,374 127 127 203	-3 -28 -277 -69 -13 -8 -138	5,449 4,647 13,107 51 6 6 94	0 0 0 0 0 0 0	0		
	United Kingdom	I 0 - 3M f 3,402 I 3M - 1Y f 760 I 1Y - 2Y f 3,907 I 2Y - 3Y f 710 I 3Y - 5Y f 2,777 I 5Y - 10Y f 9,993 I 10Y - more 26,317	3,411 737 3,907 710 2,777 9,993 26,317	3,411 737 3,841 619 2,245 8,087 23,663	1,028 396 3,841 619 2,338 7,737 23,663	0 0 0 0 0 0 0	0 1 0 0 2 7 263	62 1 0 0 0 131 628	31 67 2,043 665 1,901 2,168 7,965	43 2,070 31 1,744 14 37 7,965	1,182 2,200 1,744 1,855 1,292 1,281 7,965	48 1 0 0 0 0 0	0			
		Total	47,866	41,862	40,585	1,028	4,675	326	1,026	13,355	922	12,493	342	828		

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

All other banks

As of 30/06/2018

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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				
(min EUR)																	
	Iceland	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	
	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Norway	8	7	7	0	0	0	75	72	-44	0	0	0	0	0	0	
	Australia	79	79	3	0	0	77	34	1,374	13	737	0	0	0	0	0	
	Canada	46	55	33	1	0	12	67	8,178	-39	7,647	0	0	0	0	0	
	Hong Kong	2	2	0	0	0	2	1	112	0	148	0	0	0	0	0	
	Japan	4,886	4,886	3,659	0	766	2	2	140	39	329	0	0	0	0	0	
	Total	14,361	14,345	12,647	0	999	0	11	450	16	1,001	0	0	0	0	234	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

All other banks

As of 30/06/2018

		Direct exposures															Off balance sheet		Risk weighted exposure amount
		On balance sheet							Derivatives				Off-balance sheet exposures						
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				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
				held for trading	designated at fair value through profit or loss	at fair value through other comprehensive income	at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount								
				(min EUR)															
I 0 - 3M f		290	311	204	3	34	49	23	1,159	13	1,119	0	0						
I 3M - 1Y f		844	844	793	0	51	0	9	518	9	866	0	0						
I 1Y - 2Y f		2,334	2,334	2,206	0	129	0	3	226	2	153	0	0						
I 2Y - 3Y f		2,732	2,732	2,726	0	6	0	8	333	0	109	0	0						
I 3Y - 5Y f		2,736	2,607	2,432	0	209	0	11	186	7	175	0	0						
I 5Y - 10Y f		6,185	5,399	5,502	0	42	0	1	28	1	12	0	0						
I 10Y - more		4,670	4,636	4,107	0	0	0	0	1	1	33	0	0						
Total		19,792	18,796	17,872	3	465	49	54	2,451	47	2,467	0	0	337					
I 0 - 3M f		1,256	1,255	4	471	0	781	1	224	1	410	0	0						
I 3M - 1Y f		57	57	0	0	0	0	1	184	2	280	0	0						
I 1Y - 2Y f		170	170	0	0	0	0	3	227	3	208	0	0						
I 2Y - 3Y f		82	82	0	0	0	0	3	203	6	397	0	0						
I 3Y - 5Y f		122	122	0	0	0	0	15	597	13	516	0	0						
I 5Y - 10Y f		36	32	0	0	0	0	4	4	1	34	0	0						
I 10Y - more		180	180	144	0	0	36	0	0	0	0	0	0						
Total		1,904	1,898	616	471	0	817	23	1,539	25	1,847	0	0	1,213					
I 0 - 3M f		2	2	2	0	0	0	11	669	1	132	0	0						
I 3M - 1Y f		2	2	0	0	0	0	0	25	0	0	0	0						
I 1Y - 2Y f		0	0	0	0	0	0	0	0	46	500	0	0						
I 2Y - 3Y f		0	0	0	0	0	0	0	0	1	8	0	0						
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0						
I 5Y - 10Y f		0	0	0	0	0	0	0	0	15	79	0	0						
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0						
Total		5	5	5	0	0	0	11	694	63	719	0	0	8					
I 0 - 3M f		691	683	109	73	0	397	295	14,599	450	25,202	0	0						
I 3M - 1Y f		55	52	55	0	0	0	129	5,930	124	30,756	0	0						
I 1Y - 2Y f		334	334	334	0	0	0	28	2,653	27	5,005	0	0						
I 2Y - 3Y f		51	52	51	0	0	0	5	909	18	849	0	0						
I 3Y - 5Y f		133	127	133	0	0	0	42	2,049	21	1,333	0	0						
I 5Y - 10Y f		481	472	481	0	0	0	66	968	32	497	0	0						
I 10Y - more		362	349	324	0	0	14	218	3,187	9	261	0	0						
Total		2,105	2,067	1,485	73	0	410	782	30,094	680	63,803	0	0	3,376					
I 0 - 3M f		78	78	23	0	0	0	1	381	1	221	0	0						
I 3M - 1Y f		46	46	0	0	0	0	253	1,217	0	1,420	0	0						
I 1Y - 2Y f		18	18	0	0	0	0	18	807	87	1,059	0	0						
I 2Y - 3Y f		23	23	0	0	0	0	164	1,425	164	1,398	0	0						
I 3Y - 5Y f		143	142	0	0	0	0	87	1,625	103	1,806	0	0						
I 5Y - 10Y f		297	297	244	0	0	53	11	86	8	63	0	0						
I 10Y - more		144	144	0	0	0	0	0	0	0	0	0	0						
Total		773	681	645	0	0	57	600	5,641	617	5,967	0	0	1					
I 0 - 3M f		515	514	110	28	0	217	20	3,443	34	3,246	0	0						
I 3M - 1Y f		8	8	8	0	0	0	59	2,025	-16	743	0	0						
I 1Y - 2Y f		55	55	55	0	0	0	60	92	1	92	0	0						
I 2Y - 3Y f		85	85	85	0	0	0	12	183	5	148	0	0						
I 3Y - 5Y f		748	629	629	0	0	0	32	442	25	440	0	0						
I 5Y - 10Y f		1,096	1,077	1,077	0	0	0	1	49	0	0	0	0						
I 10Y - more		151	144	150	0	0	0	54	354	86	903	0	0						
Total		2,658	2,511	2,115	28	0	217	180	6,537	136	5,621	0	0	4,855					
I 0 - 3M f		247	247	346	0	0	0	34	90	-32	93	0	0						
I 3M - 1Y f		1,451	1,451	1,451	0	0	0	4	853	4	2,780	0	0						
I 1Y - 2Y f		471	471	471	0	0	0	13	1,131	13	960	0	0						
I 2Y - 3Y f		816	816	816	0	0	0	15	1,080	0	1,083	0	0						
I 3Y - 5Y f		316	238	238	0	0	0	98	3,733	99	3,602	0	0						
I 5Y - 10Y f		376	376	289	0	0	87	55	314	49	245	0	0						
I 10Y - more		1,211	1,209	783	0	0	28	0	0	0	66	3,152	0						
Total		4,998	4,987	3,893	0	0	1,026	221	7,200	149	9,029	3,152	0	1,198					

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

All other banks

As of 30/06/2018

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	3,272	3,269	3,266	0	0	6	0	70	0	49	0	0	0		
[3M - 1Y]		2,207	2,207	2,103	104	0	0	0	200	0	250	0	0	0		
[1Y - 2Y]		64	64	30	0	0	0	1	431	2	541	0	0	0		
[2Y - 3Y]		105	105	105	0	0	0	5	515	7	564	0	0	0		
[3Y - 5Y]		255	239	255	0	0	0	23	749	28	841	0	0	0		
[5Y - 10Y]		839	827	720	0	0	119	28	545	12	179	0	0	0		
[10Y - more]	1,032	1,016	938	0	0	94	0	0	0	0	97	0	0			
Total		7,775	7,727	7,416	104	0	220	58	2,511	49	2,425	97	0	557		
[0 - 3M]	Others	407	1,294	141	0	181	12	39	2,465	43	2,013	1	0	0		
[3M - 1Y]		1,125	1,038	786	0	55	3	28	1,832	8	1,111	1	0	0		
[1Y - 2Y]		745	624	238	0	416	2	4	476	5	506	0	0	0		
[2Y - 3Y]		233	211	231	0	21	0	2	357	4	383	0	0	0		
[3Y - 5Y]		492	465	465	0	23	4	14	600	11	549	0	0	0		
[5Y - 10Y]		1,319	1,147	850	0	407	53	0	23	0	23	2	0	0		
[10Y - more]	5,276	5,172	530	0	4,741	0	0	0	0	51	7	0	0			
Total		9,596	9,778	3,241	0	1,082	4,816	88	5,752	72	4,636	12	0	212		

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 "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS; financial guarantees) booked in all the accounting portfolio (on-off balance sheet), irrespective of the denomination and/or accounting classification of the positions.

(5) 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 item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(6) 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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

All other banks

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	24,243	0	3	0	9	1	0	19,791	0	0	0	3	0	0
Central banks	132	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,059	0	1	0	1	1	0	9,234	0	0	0	1	0	0
Credit institutions	5,336	0	1	0	8	0	0	3,439	0	0	0	0	0	0
Other financial corporations	1,850	0	0	0	0	0	0	2,168	0	0	0	0	0	0
Non-financial corporations	4,866	0	1	0	0	0	0	4,950	0	0	0	1	0	0
Loans and advances (including at amortised cost and fair value)	359,331	810	13,767	12,264	565	5,261	8,021	370,408	608	9,169	8,084	323	2,685	6,088
Central banks	21,467	0	0	0	0	0	0	36,886	1	0	0	0	0	0
General governments	7,990	1	30	28	4	9	18	6,136	1	25	25	3	4	14
Credit institutions	31,050	10	10	3	4	5	0	39,836	10	6	6	0	3	0
Other financial corporations	109,939	30	68	26	4	28	7	117,273	70	45	45	3	11	1
Non-financial corporations	31,621	73	1,745	1,596	165	710	891	25,850	153	1,550	1,431	136	462	930
of which: small and medium-sized enterprises at amortised cost	13,343	34	969	890	100	358	537	9,450	24	941	894	105	311	585
Households	157,264	696	11,915	10,611	387	4,508	7,105	144,427	372	7,543	6,578	180	2,206	5,143
DEBT INSTRUMENTS other than HFT	383,574	810	13,770	12,264	574	5,262	8,021	390,199	608	9,169	8,084	326	2,685	6,088
OFF-BALANCE SHEET EXPOSURES	57,083		72	69	4	7	10	25,171		48	44	4	1	9

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ 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 F 18.00 / F 19.00), 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.

2018 EU-wide Transparency Exercise

Forborne exposures

All other banks

(mln EUR)	As of 31/12/2017					As of 30/06/2018					
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1	1	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1	1	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	11,592	7,068	2,230	2,121	8,376	6,021	2,943	662	583	4,456	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	30	18	5	5	18	22	14	2	1	15	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	9	6	2	2	4	1	1	0	0	1	
Non-financial corporations	1,475	781	243	217	816	1,224	636	165	137	618	
of which: small and medium-sized enterprises at amortised cost	791	418	133	110	343	735	393	116	93	295	
Households	10,078	6,263	1,979	1,897	7,538	4,775	2,293	495	445	3,822	
DEBT INSTRUMENTS other than HFT	11,593	7,069	2,230	2,121	8,376	6,021	2,943	662	583	4,456	
Loan commitments given	66	16	0	0	7	44	11	0	0	5	

⁽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 F 18.00 / F 19.00), 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.