<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Nationwide Building Society</th>
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<tr>
<td>LEI Code</td>
<td>549300XFX12G42QIKN82</td>
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<tr>
<td>Country Code</td>
<td>GB</td>
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<tr>
<td>Process</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
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<tr>
<td>A</td>
<td>OWN FUNDS</td>
</tr>
<tr>
<td></td>
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<tr>
<td>B</td>
<td>OWN FUNDS</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>OWN FUNDS</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>CAPITAL RATIO (%)</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>E</td>
<td>CET1 CAPITAL AS % OF RWA</td>
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<td></td>
</tr>
<tr>
<td>F</td>
<td>CET1 RATIO (%)</td>
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<tr>
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<td></td>
</tr>
<tr>
<td>G</td>
<td>COMMON EQUITY TIER 1</td>
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<td>H</td>
<td>TOTAL RISK EXPOSURE AMOUNT</td>
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<td></td>
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<tr>
<td>I</td>
<td>COMMON EQUITY TIER 1</td>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>J</td>
<td>OTHER ADJUSTMENTS</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>K</td>
<td>MEMBERS</td>
</tr>
</tbody>
</table>

**Notes:**

1. For fully loaded CET1 ratio, in case of insufficient capital in any of the requirements testing, the difference between the required capital and the capital available in own funds is deducted from the CET1 ratio.
2. The core CONCEPT CODEs are standardised for easy cross referencing.
3. The Regulation numbers refer to the relevant articles of the Capital Requirements Regulation (CRR).

**Technical Note:** The fully loaded CET1 ratio is an estimate calculated based on the bank's supervisory reporting. Therefore, any capital that is not eligible from a regulatory point of view at the reporting date is not taken into account in this calculation.

**Regulatory References:**

- Articles 92(3), 95, 96 and 98 of CRR
- Article 71 of CRR
- Articles 25 and 48 of CRR
- Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
- Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3)  and 79 of CRR
- Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii)  and 379(3) of CRR; Articles 36(1) point (d), 40 and 159 of CRR
- Articles 36(1) point (c) and 38 of CRR
- Article 84 of CRR
- Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
- Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
- Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
- Articles 4(118) and 72 of CRR
- Articles 4(109), 36(1) point (e) and 41 of CRR
- Articles 36(1) point (d), 40 and 159 of CRR
- Articles 36(1) point (c) and 38 of CRR
- Article 84 of CRR
- Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
- Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
- Articles 4(118) and 72 of CRR
## 2018 EU-wide Transparency Exercise

### Leverage ratio

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2017</th>
<th>As of 30/06/2018</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1.1 Tier 1 capital - transitional definition</td>
<td>12,574</td>
<td>12,863</td>
<td>C 47.00 (r320,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td>A2.1 Tier 1 capital - fully phased-in definition</td>
<td>12,285</td>
<td>12,579</td>
<td>C 47.00 (r310,c010)</td>
<td></td>
</tr>
<tr>
<td>B1.1 Total leverage ratio exposures - using a transitional definition of Tier 1 capital</td>
<td>273,208</td>
<td>276,116</td>
<td>C 47.00 (r300,c010)</td>
<td></td>
</tr>
<tr>
<td>B2.1 Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital</td>
<td>273,208</td>
<td>276,116</td>
<td>C 47.00 (r290,c010)</td>
<td></td>
</tr>
<tr>
<td>C1.1 Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>4.6%</td>
<td>4.7%</td>
<td>C 47.00 (r340,c010)</td>
<td></td>
</tr>
<tr>
<td>C2.1 Leverage ratio - using a fully phased-in definition of Tier 1 capital</td>
<td>4.5%</td>
<td>4.6%</td>
<td>C 47.00 (r330,c010)</td>
<td></td>
</tr>
</tbody>
</table>
# 2018 EU-wide Transparency Exercise

## Risk exposure amounts

**Nationwide Building Society**

<table>
<thead>
<tr>
<th>Risk exposure amounts for credit risk</th>
<th>As of 31/12/2017</th>
<th>as of 30/06/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk exposure amount for securitisation and re-securitisations in the banking book</td>
<td>30,333</td>
<td>30,125</td>
</tr>
<tr>
<td>Risk exposure amount for contributions to the default fund of a CCP</td>
<td>340</td>
<td>304</td>
</tr>
<tr>
<td>Risk exposure amount Other credit risk</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Risk exposure amount Other credit risk</td>
<td>29,988</td>
<td>29,814</td>
</tr>
<tr>
<td>Risk exposure amount for position, foreign exchange and commodities (Market risk)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>of which: Risk exposure amount for securitisation and re-securitisations in the trading book</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Risk exposure amount for Credit Valuation Adjustment</td>
<td>805</td>
<td>944</td>
</tr>
<tr>
<td>Risk exposure amount for operational risk</td>
<td>5,484</td>
<td>5,531</td>
</tr>
<tr>
<td>Other risk exposure amounts</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total Risk Exposure Amount</strong></td>
<td><strong>36,622</strong></td>
<td><strong>36,600</strong></td>
</tr>
</tbody>
</table>

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR
## 2018 EU-wide Transparency Exercise

**P&L**

**Nationwide Building Society**

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2017</th>
<th>As of 30/06/2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>4,879</td>
<td>1,560</td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>101</td>
<td>41</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>4,441</td>
<td>1,418</td>
</tr>
<tr>
<td>Interest expenses</td>
<td>2,365</td>
<td>774</td>
</tr>
<tr>
<td>(Of which deposits expenses)</td>
<td>985</td>
<td>388</td>
</tr>
<tr>
<td>(Of which debt securities issued expenses)</td>
<td>746</td>
<td>230</td>
</tr>
<tr>
<td>(Expenses on share capital repayable on demand)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Dividend income</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Net fee and commission income</td>
<td>156</td>
<td>53</td>
</tr>
<tr>
<td>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</td>
<td>78</td>
<td>-4</td>
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<tr>
<td>Gains or (-) losses on financial assets and liabilities held for trading, net</td>
<td>21</td>
<td>15</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net</td>
<td>-8</td>
<td>7</td>
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<tr>
<td>Gains or (-) losses from hedge accounting, net</td>
<td>-12</td>
<td>32</td>
</tr>
<tr>
<td>Exchange differences (gain or (-) loss), net</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Net other operating income /expenses</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING INCOME, NET</strong></td>
<td>2,755</td>
<td>896</td>
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<tr>
<td>(Administrative expenses)</td>
<td>1,315</td>
<td>447</td>
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<tr>
<td>Depreciation</td>
<td>326</td>
<td>116</td>
</tr>
<tr>
<td>Notification gains or (-) losses, net</td>
<td>n.a.</td>
<td>0</td>
</tr>
<tr>
<td>Provisions or (-) reversal of provisions</td>
<td>27</td>
<td>0</td>
</tr>
<tr>
<td>(Commitments and guarantees given)</td>
<td>0</td>
<td>0</td>
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<tr>
<td>(Other provisions)</td>
<td>27</td>
<td>1</td>
</tr>
<tr>
<td>Of which pending legal issues and tax litigation 1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which restructuring 2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Increases or (-) decreases of the fund for general banking risks, net 3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Financial assets at fair value through other comprehensive income</td>
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<tr>
<td>Financial assets at amortised cost</td>
<td>n.a.</td>
<td>15</td>
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<td>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets</td>
<td>0</td>
<td>0</td>
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<tr>
<td>(of which Goodwill)</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Negative goodwill recognised in profit or loss</td>
<td>0</td>
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<tr>
<td>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</td>
<td>0</td>
<td>0</td>
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<tr>
<td><strong>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</strong></td>
<td>998</td>
<td>317</td>
</tr>
<tr>
<td>Profit or (-) loss after tax from discontinued operations</td>
<td>749</td>
<td>237</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS FOR THE YEAR</strong></td>
<td>749</td>
<td>237</td>
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</table>

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

For this building society, the financial year ends on 4 April. Therefore, P&L Items for Dec 2017 refer to 3 quarters (4 quarters for other banks in the sample) while for Jun 2018 they refer to 1 quarter (2 quarters for the other banks in the sample).
## 2018 EU-wide Transparency Exercise

**Market Risk**

### Nationwide Building Society

<table>
<thead>
<tr>
<th>Risk Category</th>
<th>As of 31/12/2017</th>
<th>As of 30/06/2018</th>
<th>As of 31/12/2017</th>
<th>As of 30/06/2018</th>
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</thead>
<tbody>
<tr>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td></td>
<td></td>
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<tr>
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<tr>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
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<td></td>
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</tr>
<tr>
<td><strong>MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS</strong></td>
<td></td>
<td></td>
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<tr>
<td></td>
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</tr>
<tr>
<td><strong>VaR (Memorandum item)</strong></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td><strong>STRESSED VaR (Memorandum item)</strong></td>
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<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</strong></td>
<td></td>
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<tr>
<td></td>
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</tr>
<tr>
<td><strong>ALL PRICE RISK CAPITAL CHARGE FOR CTP</strong></td>
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<tr>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
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<td></td>
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<tr>
<td><strong>MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS</strong></td>
<td></td>
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<tr>
<td></td>
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<tr>
<td><strong>VaR (Memorandum item)</strong></td>
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<tr>
<td><strong>STRESSED VaR (Memorandum item)</strong></td>
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<tr>
<td><strong>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</strong></td>
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<td></td>
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<tr>
<td><strong>ALL PRICE RISK CAPITAL CHARGE FOR CTP</strong></td>
<td></td>
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<tr>
<td></td>
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</tr>
<tr>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Risk Categories
- Traded Debt Instruments
- Equities
- Foreign exchange risk
- Commodities risk
- Total

### Risk Subcategories
- General risk
- Specific risk

### Notes
- Memorandum item
- Floor

### Calculations
- VaR = Value at Risk
- STRESSED VaR = Stressed Value at Risk
- Incremental Default and Migration Risk Capital Charge
- All Price Risk Capital Charge for CTP
### Consolidated data

<table>
<thead>
<tr>
<th>Category</th>
<th>As of 31/12/2017</th>
<th>As of 30/06/2018</th>
<th>(min EUR, %)</th>
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</thead>
<tbody>
<tr>
<td>Central governments or central banks</td>
<td>42,357</td>
<td>38,582</td>
<td>219</td>
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<tr>
<td>Regional governments or local authorities</td>
<td>7</td>
<td>5</td>
<td>7</td>
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<tr>
<td>Public sector entities</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Multilateral Development Banks</td>
<td>571</td>
<td>819</td>
<td>0</td>
</tr>
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<td>International Organisations</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Institutions</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Corporates</td>
<td>1,704</td>
<td>2,046</td>
<td>103</td>
</tr>
<tr>
<td>of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail</td>
<td>78</td>
<td>66</td>
<td>48</td>
</tr>
<tr>
<td>of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by mortgages on immovable property</td>
<td>6,121</td>
<td>5,792</td>
<td>2,141</td>
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<td>of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Exposures in default</td>
<td>238</td>
<td>234</td>
<td>7</td>
</tr>
<tr>
<td>Items associated with particularly high risk</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Covered bonds</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Claims on institutions and corporates with a ST credit assessment</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Collective investments undertakings (CIU)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Equity</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Securitisation</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other exposures</td>
<td>1,057</td>
<td>673</td>
<td>137</td>
</tr>
<tr>
<td><strong>Standardised Total</strong></td>
<td>52,132</td>
<td>48,218</td>
<td>2,889</td>
</tr>
</tbody>
</table>

### Notes

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**

**Nationwide Building Society**

### Consolidated data

<table>
<thead>
<tr>
<th>Sector</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central banks and central governments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Institutions</td>
<td>7,344</td>
<td>7,344</td>
<td>867</td>
<td>16</td>
</tr>
<tr>
<td>Corporates</td>
<td>13,779</td>
<td>13,537</td>
<td>5,294</td>
<td>20</td>
</tr>
<tr>
<td>Corporates - Of Which: Specialised Lending</td>
<td>3,658</td>
<td>3,638</td>
<td>2,849</td>
<td>29</td>
</tr>
<tr>
<td>Corporates - Of Which: SME</td>
<td>2,650</td>
<td>2,588</td>
<td>617</td>
<td>0</td>
</tr>
<tr>
<td>Retail</td>
<td>222,940</td>
<td>219,852</td>
<td>19,554</td>
<td>465</td>
</tr>
<tr>
<td>Retail - Secured on real estate property</td>
<td>207,745</td>
<td>206,039</td>
<td>13,072</td>
<td>138</td>
</tr>
<tr>
<td>Retail - Secured on real estate property - Of Which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail - Secured on real estate property - Of Which: non-SME</td>
<td>207,755</td>
<td>206,039</td>
<td>13,072</td>
<td>138</td>
</tr>
<tr>
<td>Retail - Qualifying Revolving</td>
<td>12,887</td>
<td>9,516</td>
<td>4,820</td>
<td>195</td>
</tr>
<tr>
<td>Retail - Other Retail</td>
<td>2,298</td>
<td>2,298</td>
<td>1,662</td>
<td>132</td>
</tr>
<tr>
<td>Retail - Other Retail - Of Which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail - Other Retail - Of Which: non-SME</td>
<td>2,298</td>
<td>2,298</td>
<td>1,662</td>
<td>132</td>
</tr>
<tr>
<td>Equity</td>
<td>3,510</td>
<td>3,510</td>
<td>340</td>
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<tr>
<td>Securitisation</td>
<td>1,222</td>
<td>1,222</td>
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</tr>
<tr>
<td><strong>IRB Total</strong></td>
<td><strong>27,439</strong></td>
<td><strong>27,335</strong></td>
<td><strong>27,439</strong></td>
<td><strong>27,335</strong></td>
</tr>
</tbody>
</table>

---

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

**Nationwide Building Society**

### Financial assets: Carrying Amount

<table>
<thead>
<tr>
<th>Country / Region</th>
<th>Financial assets: Carrying Amount</th>
<th>Memo: breakdown by accounting portfolio</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Held for trading(^1)</td>
<td>Designated at fair value through profit or loss(^2)</td>
</tr>
<tr>
<td>TOTAL - ALL COUNTRIES</td>
<td>8,739.1</td>
<td>0.0</td>
</tr>
</tbody>
</table>

\(^1\) Includes "Held for trading" portfolio for banks reporting under IFRS

\(^2\) Includes "Designated at fair value through profit or loss" portfolio for banks reporting under IFRS

\(^3\) Includes "Available-for-sale" portfolio for banks reporting under IFRS

\(^4\) Includes "Loans and Receivables" portfolio for banks reporting under IFRS

### Note:

Information disclosed in this template is sourced from FINREP templates F 04. The information reported relates 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.

\(^1\) Includes "Non-trading non-derivative financial assets measured at a cost-based method" portfolio for banks reporting under IFRS

\(^2\) Includes "Trading financial assets" portfolio for banks reporting under IFRS

\(^3\) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under IFRS

\(^4\) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under IFRS
<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of financial liabilities)</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[0 - 3M]</td>
<td>Czech Republic</td>
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<td>0</td>
<td>0</td>
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<td>0</td>
</tr>
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</tr>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>[0 - 3M]</td>
<td>Cyprus</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>0</td>
</tr>
<tr>
<td>[0 - 3M]</td>
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<td>0</td>
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<tr>
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<tr>
<td>[0 - 3M]</td>
<td>Belgium</td>
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</tr>
<tr>
<td>Residual Maturity</td>
<td>Country / Region</td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Direct exposures</td>
<td>Derivatives</td>
<td>Off balance sheet</td>
</tr>
<tr>
<td>------------------</td>
<td>-----------------</td>
<td>-------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
<td>------------------</td>
<td>-------------</td>
<td>-----------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposure</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>of which: financial assets at fair value through profits or loss</td>
<td>Carrying amount</td>
<td>Notional amount</td>
<td>Carrying amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>of which: financial assets at amortised cost</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 - 3M</td>
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<td>307</td>
<td>201</td>
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<td></td>
<td>Germany</td>
<td>307</td>
<td>201</td>
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</tr>
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<td>Slovakia</td>
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<td>201</td>
<td>0</td>
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<td>0</td>
</tr>
<tr>
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<td>Austria</td>
<td>307</td>
<td>201</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td></td>
<td>Italy</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1Y - 2Y</td>
<td>Greece</td>
<td>307</td>
<td>201</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Croatia</td>
<td>307</td>
<td>201</td>
<td>0</td>
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<td>0</td>
</tr>
<tr>
<td></td>
<td>Hungary</td>
<td>307</td>
<td>201</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
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<td>Ireland</td>
<td>307</td>
<td>201</td>
<td>0</td>
<td>0</td>
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</tr>
</tbody>
</table>
### General Governments Exposures by Country of the Counterparty

As of 30/06/2018

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial positions</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposure</th>
<th>Risk-weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Carrying amount</td>
<td>Notional amount</td>
<td>Carrying amount</td>
<td>Notional amount</td>
</tr>
<tr>
<td>0 - 3M</td>
<td>Belgium</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3M - 1Y</td>
<td>Malta</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1Y - 2Y</td>
<td>Malta</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2Y - 3Y</td>
<td>Malta</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3Y - 5Y</td>
<td>Malta</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5Y - 10Y</td>
<td>Malta</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10Y - more</td>
<td>Malta</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Luxembourg</td>
<td>Luxembourg</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poland</td>
<td>Poland</td>
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<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note:**
- "General governments exposures by country of the counterparty" refers to the financial positions held by Nationwide Building Society as of 30/06/2018.
- The table categorizes exposures into different maturities and regions, indicating the total gross carrying amount and total carrying amount of non-derivative financial positions.
- Derivatives are also categorized by whether they have a positive or negative fair value.
- Off-balance sheet exposures include notional and carrying amounts.
- Risk-weighted exposure amounts are not specified in the table.
<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of non-derivative financial assets</td>
<td>of which financial assets at amortised cost</td>
<td>of which financial assets at fair value through profit or loss</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of non-derivative financial assets</td>
<td>of which financial assets at amortised cost</td>
<td>of which financial assets at fair value through profit or loss</td>
</tr>
<tr>
<td>3Y - 5Y</td>
<td>Portugal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6M - 3Y</td>
<td>Slovakia</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1Y - 2Y</td>
<td>Germany</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2Y - 3Y</td>
<td>Spain</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3Y - 5Y</td>
<td>Denmark</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5Y - 10Y</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10Y - more</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

As of 30/06/2018

Total carrying amount of which: Financial assets designated at fair value through profit or loss

Total carrying amount of which: Financial assets at amortised cost

Notional amount

Carrying amount

Total

Comprehensive income

Portugal

Slovakia

Germany

Spain

Denmark

Greece

United Kingdom

EU average

Nationale-Nederlanden

Nationwide Building Society

Residual Maturity

Country / Region

Direct exposures

Derivatives

Off balance sheet

Risk weighted exposure amount
### General governments exposures by country of the counterparty

#### As of 30/06/2018

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets reclassified at fair value through profit or loss</td>
<td>of which: financial assets at fair value through other comprehensive income</td>
<td>of which: financial assets at amortised cost</td>
</tr>
</tbody>
</table>

- **Australia**

- **Canada**

- **Hong Kong**

- **Japan**

- **Korea**

- **Norway**

- **Sweden**

- **Switzerland**
### 2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off-balance sheet exposures</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 3M</td>
<td>Other advanced economies non EEA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>0 - 3M</td>
<td>Other Central and Eastern European economies non EEA</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>0 - 3M</td>
<td>Middle East</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>0 - 3M</td>
<td>Latin America and the Caribbean</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
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<tr>
<td>3M - 1Y</td>
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</tr>
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<td>3M - 1Y</td>
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<td>0</td>
</tr>
<tr>
<td>5Y - 10Y</td>
<td>Other advanced economies non EEA</td>
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<td>0</td>
<td>0</td>
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</tr>
<tr>
<td>5Y - 10Y</td>
<td>Other Central and Eastern European economies non EEA</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>5Y - 10Y</td>
<td>Middle East</td>
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<td>0</td>
</tr>
<tr>
<td>5Y - 10Y</td>
<td>Latin America and the Caribbean</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10Y - more</td>
<td>Other advanced economies non EEA</td>
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<td>0</td>
<td>0</td>
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<td>10Y - more</td>
<td>Other Central and Eastern European economies non EEA</td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10Y - more</td>
<td>Middle East</td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10Y - more</td>
<td>Latin America and the Caribbean</td>
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<td>0</td>
<td>0</td>
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</table>

As of 30/06/2018

<table>
<thead>
<tr>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td>On balance sheet</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td>Financial assets held for trading</td>
<td>Carrying amount</td>
<td>Notional amount</td>
</tr>
<tr>
<td>Financial assets at fair value through profit or loss</td>
<td>Carrying amount</td>
<td>Notional amount</td>
</tr>
<tr>
<td>Financial assets at amortized cost</td>
<td>Carrying amount</td>
<td>Notional amount</td>
</tr>
<tr>
<td>Residual Maturity</td>
<td>Country / Region</td>
<td>Total gross carrying amount of non-derivative financial assets</td>
</tr>
<tr>
<td>------------------</td>
<td>------------------</td>
<td>-------------------------------------------------------------</td>
</tr>
<tr>
<td>0 - 3M</td>
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<td></td>
</tr>
<tr>
<td>3M - 1Y</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1Y - 2Y</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2Y - 3Y</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3Y - 5Y</td>
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<td></td>
</tr>
<tr>
<td>5Y - 10Y</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10Y - more</td>
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</tr>
</tbody>
</table>

Notes and definitions:

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 5% of total non-sovereign exposures. Information on interbank exposures is also included through the language "Others".

(2) The exposures reported under "Direct exposures" represent direct and indirect exposures of the bank's consolidated entities to a non-governmental entity within the same country of residence or domicile, irrespective of the denomination and or accounting classification of the positions.

(3) The exposures reported under "Derivatives" represent direct and indirect exposures of the bank's consolidated entities to a non-governmental entity within the same country of residence or domicile, irrespective of the denomination and or accounting classification of the positions.

(4) The exposures reported under "Off-balance sheet" represent direct and indirect exposures of the bank's consolidated entities to a non-governmental entity within the same country of residence or domicile, irrespective of the denomination and or accounting classification of the positions.

(5) Residual countries not reported separately in the Transparency exercise:

- Latin America: Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Paraguay, Peru, Puerto Rico.

(6) 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.
<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2017</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
<th>As of 30/06/2018</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Debt securities (including at amortised cost and fair value)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td>General governments</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>240,577</td>
<td>551</td>
<td>1,413</td>
<td>939</td>
<td>213</td>
<td>307</td>
<td>1,040</td>
<td>244,231</td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
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<td>0</td>
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<td>0</td>
<td>4</td>
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<td>Credit institutions</td>
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<td>0</td>
<td>2,972</td>
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<tr>
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<td>0</td>
<td>0</td>
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<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>12,087</td>
<td>6</td>
<td>119</td>
<td>51</td>
<td>20</td>
<td>90</td>
<td>11,382</td>
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</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>3,072</td>
<td>6</td>
<td>119</td>
<td>51</td>
<td>20</td>
<td>90</td>
<td>2,646</td>
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</tr>
<tr>
<td>Households</td>
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<td>1,295</td>
<td>888</td>
<td>207</td>
<td>287</td>
<td>947</td>
<td>207,323</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS OTHER THAN HFT</td>
<td>253,768</td>
<td>551</td>
<td>1,419</td>
<td>939</td>
<td>213</td>
<td>312</td>
<td>1,040</td>
<td>258,887</td>
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<tr>
<td>OFF-BALANCE SHEET EXPOSURES</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>26,060</td>
<td>65</td>
</tr>
</tbody>
</table>


(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) 2016/1014 - 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.
<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2017</th>
<th></th>
<th>As of 30/06/2018</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount of exposures with forbearance measures</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
<td>Collateral and financial guarantees received on exposure with forbearance measures</td>
<td>Gross carrying amount of exposures with forbearance measures</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Loans and advances (including at amortised cost and fair value)</strong></td>
<td><strong>1,549</strong></td>
<td><strong>572</strong></td>
<td><strong>80</strong></td>
<td><strong>73</strong></td>
</tr>
<tr>
<td>Central banks</td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>266</td>
<td>109</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>266</td>
<td>109</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Households</td>
<td>1,282</td>
<td>467</td>
<td>67</td>
<td>61</td>
</tr>
<tr>
<td><strong>DEBT INSTRUMENTS other than HFT</strong></td>
<td><strong>1,549</strong></td>
<td><strong>572</strong></td>
<td><strong>80</strong></td>
<td><strong>73</strong></td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>17</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

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 derecognizing 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 paragraph 9 and 10 of Regulation (EU) No 648/2014 – 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.