



Spring 2020 EU-wide Transparency Exercise

Bank Name	All other banks
LEI Code	XXXXXXXXXXXXXXXXXXXXXX
Country Code	OT

Spring 2020 EU-wide Transparency Exercise

Key Metrics

All other banks

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	253,817	207,860	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	253,682	207,711	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	275,604	222,919	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	275,469	222,770	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	325,860	256,325	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	325,725	256,176	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	1,466,794	1,185,806	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,466,722	1,185,715	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.30%	17.53%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.30%	17.52%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.79%	18.80%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.78%	18.79%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.22%	21.62%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.21%	21.61%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	4,554,463	3,362,878	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.05%	6.63%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

All other banks

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	275,604	222,919	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	274,716	222,723	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	4,554,463	3,362,878	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	4,554,332	3,362,734	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.0%	6.6%	C 47.00 (r330,c010)	

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Capital

All other banks

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	325,860	256,325	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	253,817	207,860	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	107,599	86,392	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	127,818	101,250	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	816	242	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	33,622	33,578	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	360	377	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5,937	-5,755	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,480	-3,256	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-662	-508	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2,241	-1,234	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-2,773	-2,421	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-86	-67	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 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 (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 (-)	-76	-44	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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	-1	-554	C 01.00 (r480,c010)	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	-196	-312	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-130	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-26	-22	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	135	149	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	135	149	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	21,786	15,059	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	21,036	15,012	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	-2	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-
	A.2.4	Additional Tier 1 transitional adjustments	752	47	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	275,604	222,919	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	50,256	33,406	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	50,092	33,231	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	7	14	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	157	160	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	1,466,794	1,185,806	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	72	91	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.30%	17.53%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.79%	18.80%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.22%	21.62%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	253,682	207,711	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.30%	17.52%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	135	149	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	72	91	C 05.01 (r440,c040)	-

(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

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Overview of Risk exposure amounts

All other banks

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	447,820	279,078	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	219,886	202,416	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	31,713	21,204	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	168,653	50,626	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	14,088	4,102	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	414,847	378,442	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	94,390	76,569	C 02.00 (R640, c010)
Settlement risk	2,143	3,801	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	14,001	12,026	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	337,001	316,984	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	179,792	166,768	C 02.00 (R530, c010)
Of which IMA	156,692	148,289	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	10,485	12,191	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	22,608	20,046	C 02.00 (R680, c010)
Operational risk	128,411	93,034	C 02.00 (R590, c010)
Of which basic indicator approach	34,790	34,872	C 02.00 (R600, c010)
Of which standardised approach	45,212	40,715	C 02.00 (R610, c010)
Of which advanced measurement approach	48,409	17,447	C 02.00 (R620, c010)
Other risk exposure amounts	5,571	5,827	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	1,466,794	1,185,806	

Spring 2020 EU-wide Transparency Exercise

P&L

All other banks

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	43,923	10,098
Of which debt securities income	1,437	468
Of which loans and advances income	34,923	8,606
Interest expenses	29,204	7,896
(Of which deposits expenses)	12,238	6,006
(Of which debt securities issued expenses)	9,507	922
(Expenses on share capital repayable on demand)	0	0
Dividend income	420	359
Net Fee and commission income	5,224	1,919
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	826	80
Gains or (-) losses on financial assets and liabilities held for trading, net	6,608	4,752
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-34	-312
Gains or (-) losses from hedge accounting, net	-99	-74
Exchange differences [gain or (-) loss], net	18	17
Net other operating income /(expenses)	1,052	123
TOTAL OPERATING INCOME, NET	28,734	9,068
(Administrative expenses)	17,592	6,211
(Depreciation)	1,023	388
Modification gains or (-) losses, net	27	0
(Provisions or (-) reversal of provisions)	1,325	491
(Commitments and guarantees given)	351	259
(Other provisions)	974	233
Of which pending legal issues and tax litigation ¹		85
Of which restructuring ¹		2
(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)	1,234	9
(Financial assets at fair value through other comprehensive income)	-2	-4
(Financial assets at amortised cost)	1,236	13
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	194	145
(of which Goodwill)	2	0
Negative goodwill recognised in profit or loss	40	20
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	997	525
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	80	11
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	8,510	2,379
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,624	2,033
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	6,624	2,033
Of which attributable to owners of the parent	6,496	2,017

⁽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."

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Total Assets: fair value and impairment distribution

All other banks

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	141,980				49,355				IAS 1.54 (i)	
Financial assets held for trading	324,152	71,081	249,210	3,861	276,911	72,588	201,281	3,042	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	98,937	36	92,169	6,731	89,642	32	83,297	6,313	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	2,308	230	1,614	463	461	0	451	9	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	47,488	40,446	3,480	3,562	24,110	19,743	1,227	3,140	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	901,611				327,660				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	17,749	0	17,749	0	854	0	854	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	30,697				852				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	27,803				10,472					
TOTAL ASSETS	1,592,725				780,317				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	35,500	1,594	0	-4	-1	0	14,457	0	0	-1	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	208	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	17,240	107	0	-4	-6	0	8,647	0	0	-1	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	795,638	73,648	20,324	-596	-841	-3,900	263,113	52,841	4,425	-265	-502	-600	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

All other banks

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	281,987	233,802	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	57,664	50,336	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,102,927	433,160	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	33,321	957	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	956	595	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,835	792	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,531	493	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	6,947	2,094	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,487,168	722,230	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		270,894	193,333	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	23,471	21,121	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	20,943	20,306	Annex V.Part 1.31
Deposits	Central banks	41,801	24,867	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	686	66	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	12,109	6,819	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,798	699	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	64,108	33,904	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,460	2,108	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	198,185	132,654	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	69,521	39,774	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	134,710	20,074	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	61,475	11,490	ECB/2013/33 Annex 2.Part 2.9.1
	Households	325,093	169,182	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	107,668	94,460	Annex V.Part 1.42(f), 44(c)
Debt securities issued		349,472	62,043	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		17,816	2,000	Annex V.Part 1.37
Other financial liabilities		35,112	33,953	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,475,899	718,256	



Spring 2020 EU-wide Transparency Exercise

Market Risk

All other banks

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		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		
	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019										
Traded Debt Instruments	90,534	84,896	856	410	2,572	987							870	290	2,390	896							
Of which: General risk	35,432	32,030	634	298	1,884	656							695	214	1,659	641							
Of which: Specific risk	53,056	51,155	303	160	951	459							329	131	1,077	421							
Equities	34,734	38,643	459	176	1,193	452							399	177	1,028	527							
Of which: General risk	9,303	10,251	164	64	325	136							113	57	260	117							
Of which: Specific risk	21,500	22,783	326	122	897	324							309	128	797	418							
Foreign exchange risk	24,415	27,676	338	139	1,023	407							271	117	1,133	511							
Commodities risk	7,377	6,109	140	66	243	107							91	38	158	57							
Total	157,060	157,324	1,906	841	7,825	4,727	2,279	2,585	153	114	135	156,692	1,813	652	7,271	4,356	2,473	2,312	129	126	146	148,289	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	208,923	285,624	21,522		158,042	136,781	15,179	
	Regional governments or local authorities	60,264	64,260	942		1,970	1,540	651	
	Public sector entities	89,802	26,753	3,266		28,428	24,534	2,712	
	Multilateral Development Banks	6,813	6,033	102		6,082	5,230	166	
	International Organisations	2,434	2,411	0		920	898	0	
	Institutions	427,450	352,877	67,809		363,084	316,176	66,684	
	Corporates	448,463	291,345	271,992		355,858	263,875	244,384	
	of which: SME	45,833	25,120	22,020		26,708	20,016	17,367	
	Retail	32,990	19,365	13,193		28,762	15,232	10,235	
	of which: SME	11,995	9,617	5,882		8,877	6,664	3,809	
	Secured by mortgages on immovable property	66,363	60,744	27,570		68,936	62,144	28,467	
	of which: SME	9,810	9,001	5,713		8,854	8,375	5,602	
	Exposures in default	7,332	4,931	5,937	1,929	5,750	3,559	4,405	1,719
	Items associated with particularly high risk	36,636	33,904	50,997		37,857	34,784	52,171	
	Covered bonds	5,228	5,228	523		3,354	3,354	353	
	Claims on institutions and corporates with a ST credit assessment	39,353	38,619	20,855		35,309	35,402	18,987	
Collective investments undertakings (CIU)	762	755	364		752	744	359		
Equity	8,011	7,947	8,305		7,335	7,334	7,456		
Other exposures	31,064	28,365	7,315		7,199	7,182	7,445		
Standardised Total²	1,471,887	1,229,159	500,693	4,842	1,109,639	918,772	459,653	4,502	

⁽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⁾ Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	10,281	11,073	629		24,457	24,489	941	
	Regional governments or local authorities	16	10	2		22	11	2	
	Public sector entities	1,147	768	154		1,005	577	115	
	Multilateral Development Banks	180	173	0		138	137	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	109,920	101,040	9,701		95,501	87,629	9,666	
	Corporates	69,409	50,790	48,786		67,482	48,832	46,949	
	of which: SME	89	89	88		1	1	1	
	Retail	54	54	38		25	25	19	
	of which: SME	53	53	37		0	0	0	
	Secured by mortgages on immovable property	1,324	879	496		1,525	1,031	683	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	198	117	163	23	397	238	350	29
	Items associated with particularly high risk	1,048	1,030	1,545		1,038	1,002	1,504	
	Covered bonds	618	618	62		8	8	1	
	Claims on institutions and corporates with a ST credit assessment	4,424	4,491	2,425		4,365	4,410	2,530	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	964	964	1,242		715	715	742		
Other exposures	3,879	1,249	1,537		1,789	1,789	2,299		
Standardised Total²				41				59	

⁽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 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	985	985	41		788	827	58	
	Regional governments or local authorities	242	247	49		30	31	6	
	Public sector entities	2,327	2,151	585		1,872	1,635	445	
	Multilateral Development Banks	445	448	25		285	285	1	
	International Organisations	0	0	0		0	0	0	
	Institutions	83,997	76,011	21,337		76,732	70,983	20,529	
	Corporates	40,389	28,673	25,875		35,183	26,631	23,190	
	of which: SME	15	14	14		14	14	14	
	Retail	601	601	450		0	0	0	
	of which: SME	11	11	7		0	0	0	
	Secured by mortgages on immovable property	21	19	7		18	18	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	16	23	0	8	1	1	0
	Items associated with particularly high risk	2,221	2,077	3,257		2,251	2,149	3,223	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	15,977	15,686	7,664		14,680	14,762	7,209	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	98	98	1,015		223	223	223		
Other exposures	1,015	1,015	1,015		748	748	754		
Standardised Total²				28				26	

⁽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 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	19,161	19,796	278		24,291	25,524	499	
	Regional governments or local authorities	339	864	59		133	131	26	
	Public sector entities	8,342	8,331	103		10,429	10,384	75	
	Multilateral Development Banks	85	84	0		2	2	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	49,865	39,401	6,555		38,300	34,915	6,425	
	Corporates	59,929	42,335	35,931		56,575	40,071	33,775	
	of which: SME	28,156	21,402	18,418		25,631	19,147	16,565	
	Retail	8,108	6,065	3,467		8,292	6,260	3,577	
	of which: SME	8,107	6,064	3,467		8,292	6,260	3,577	
	Secured by mortgages on immovable property	10,403	9,717	6,795		11,373	10,617	7,463	
	of which: SME	6,760	6,401	4,338		7,331	6,939	4,702	
	Exposures in default	4,536	2,727	3,172	1,509	4,185	2,396	2,839	1,517
	Items associated with particularly high risk	13,633	13,423	20,134		13,496	13,281	19,916	
	Covered bonds	506	506	51		427	427	46	
	Claims on institutions and corporates with a ST credit assessment	6,242	6,151	2,633		5,382	5,356	2,400	
Collective investments undertakings (CIU)	694	694	347		683	683	342		
Equity	6,551	6,551	6,600		6,182	6,182	6,243		
Other exposures	819	752	751		859	842	849		
Standardised Total²				4,016				3,995	

⁽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 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	23,779	24,419	36		2,332	2,713	70	
	Regional governments or local authorities	1,241	1,139	5		417	383	8	
	Public sector entities	6,054	2,417	1		4,089	1,422	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	56,658	50,033	5,191		46,818	41,934	4,877	
	Corporates	13,581	10,154	9,238		11,445	8,565	7,620	
	of which: SME	14	14	12		11	11	11	
	Retail	421	418	291		0	0	0	
	of which: SME	418	417	290		0	0	0	
	Secured by mortgages on immovable property	181	90	88		169	91	90	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	13	14	3	5	3	5	0
	Items associated with particularly high risk	18	18	27		46	46	70	
	Covered bonds	11	11	1		11	11	1	
	Claims on institutions and corporates with a ST credit assessment	1,357	1,311	1,043		1,090	1,082	778	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		51	51	51		
Other exposures	111	111	111		47	47	50		
Standardised Total ²				7				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 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
JAPAN	Central governments or central banks	2,081	2,081	221		1,636	1,805	227	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	2	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26,401	18,835	5,919		30,422	19,435	6,021	
	Corporates	11,656	11,331	10,298		9,919	9,676	8,782	
	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	2	2	3	0	0	0	0	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	2,565	2,583	1,330		2,524	2,541	1,292	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	14	14	14		10	10	10		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CAYMAN ISLANDS	Central governments or central banks	0	0	0		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	92	92	18		74	74	15	
	Corporates	21,684	17,098	16,910		21,338	17,161	17,086	
	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	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	14,051	12,528	18,793		14,837	13,260	19,890	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	10	0	0		9	1	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	695	695	0		524	524	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	706	0		4	757	0	
	Multilateral Development Banks	798	618	0		632	239	0	
	International Organisations	1,147	1,129	0		20	1	0	
	Institutions	2,501	1,633	392		2,546	1,723	385	
	Corporates	21,531	13,870	13,937		21,064	14,788	14,703	
	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	1,893	1,087	1,087		3,259	1,075	1,075	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	45	44	65	0	10	10	15	0
	Items associated with particularly high risk	537	512	768		1,026	988	1,482	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	406	406	83		401	402	92	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	13	13	20		12	12	19		
Other exposures	47	47	47		48	48	48		
Standardised Total ²				2				4	

⁽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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

All other banks

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
NETHERLANDS	Central governments or central banks	45,559	147,295	2,500		1,619	1,619	0	
	Regional governments or local authorities	55,965	56,896	0		0	0	0	
	Public sector entities	60,457	2,797	559		652	652	130	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15,388	4,241	986		3,250	2,501	771	
	Corporates	85,208	24,793	23,902		16,756	13,804	13,060	
	of which: SME	14,787	1,030	1,019		10	7	4	
	Retail	2,215	1,397	956		8	8	6	
	of which: SME	739	591	352		0	0	0	
	Secured by mortgages on immovable property	2,532	1,765	836		503	199	157	
	of which: SME	1,506	1,152	475		0	0	0	
	Exposures in default	553	400	515	84	80	69	104	0
	Items associated with particularly high risk	311	220	330		941	936	1,404	
	Covered bonds	1,544	1,544	154		14	14	1	
	Claims on institutions and corporates with a ST credit assessment	204	202	117		163	158	95	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	76	76	92		36	36	54		
Other exposures	21,415	21,415	384		36	36	48		
Standardised Total ²				137				12	

⁽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 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	2,777	2,705	36		2,369	2,303	48	
	Regional governments or local authorities	1	2,983	23		0	0	0	
	Public sector entities	87	85	17		42	41	8	
	Multilateral Development Banks	7	7	1		6	6	1	
	International Organisations	32	32	0		25	25	0	
	Institutions	7,802	4,321	1,185		4,151	3,718	1,018	
	Corporates	13,311	9,845	7,799		12,841	9,310	6,899	
	of which: SME	11	11	11		0	0	0	
	Retail	78	77	51		0	0	0	
	of which: SME	77	76	50		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	74	74	109	0	65	64	96	0
	Items associated with particularly high risk	75	75	112		68	68	104	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1,618	1,424	543		776	782	373	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	8	8	8		7	7	7		
Other exposures	1	1	1		2	2	2		
Standardised Total ²				1				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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
IRELAND	Central governments or central banks	456	511	72		1,270	1,270	7	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	4	1		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,395	3,516	1,637		5,037	3,487	1,742	
	Corporates	13,268	11,762	11,678		12,717	11,229	11,050	
	of which: SME	35	35	33		0	0	0	
	Retail	451	449	331		202	202	151	
	of which: SME	256	255	186		0	0	0	
	Secured by mortgages on immovable property	333	333	148		174	174	61	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	6	6	0	0	0	1	0
	Items associated with particularly high risk	1,469	1,102	1,654		1,330	924	1,386	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	223	249	164		289	319	127	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	531	531	531		434	434	434		
Standardised Total ²				2				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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
All other banks

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	181,023	0	183,688	10,272	0	12	80,575	0	82,679	10,082	0	
	Institutions	209,161	549	171,783	63,807	43	56	169,126	93	141,067	55,134	136	
	Corporates	474,190	11,783	401,017	198,181	3,282	2,885	234,158	580	173,627	106,733	167	
	Corporates - Of Which: Specialised Lending	26,784	1,057	24,594	8,919	296	171	1,576	4	1,204	884	0	
	Corporates - Of Which: SME	81,932	5,597	83,884	29,878	1,373	1,159	9,233	185	8,465	5,872	0	
	Retail	437,143	5,026	434,045	58,981	4,507	1,313	146,530	563	150,503	18,438	1,138	
	Retail - Secured on real estate property	401,129	3,843	400,033	49,270	4,222	602	144,746	555	148,719	18,043	1,121	
	Retail - Secured on real estate property - Of Which: SME	20,268	1,348	20,000	4,836	219	295	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	380,861	2,495	380,033	44,434	4,003	307	144,746	555	148,719	18,043	1,121	
	Retail - Qualifying Revolving	1,741	7	1,723	382	18	11	1,783	7	1,783	395	16	
	Retail - Other Retail	34,273	1,175	32,289	9,329	267	701	1	1	0	0	0	
	Retail - Other Retail - Of Which: SME	29,126	1,079	26,877	7,518	203	644	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	5,148	97	5,412	1,811	65	57	1	1	1	0	0	
Equity	5,252	10	5,252	14,049	36		1,348	19	1,348	4,102	70		
Other non credit-obligation assets													
IRB Total²				358,769						195,219			

(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) IRB Total does not include the Securitisation position.

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	23,492	0	23,405	1,013	0	0	12,172	0	11,948	1,600	0	
	Institutions	17,346	9	14,566	5,556	3	1	11,795	0	10,476	5,078	0	
	Corporates	47,958	212	38,273	17,851	46	29	38,163	4	30,543	12,735	4	
	Corporates - Of Which: Specialised Lending	267	0	238	135	0	0	101	0	101	69	0	
	Corporates - Of Which: SME	157	18	146	41	4	2	0	0	0	0		
	Retail	1,426	51	1,346	267	15	10	0	0	0	0	0	
	Retail - Secured on real estate property	47	0	46	6	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	
	Retail - Secured on real estate property - Of Which: non-SME	47	0	46	6	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,379	50	1,300	261	14	10	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	1,379	50	1,300	261	14	10	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	339	0	339	991	0	0	260	0	260	807	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments	8,738	0	8,943	34	0	0	312	0	454	22	0	
	Institutions	53,266	1	47,230	10,454	0	1	51,736	0	46,026	9,761	0	
	Corporates	86,819	1,136	73,129	31,441	381	153	39,427	0	28,846	13,337	0	
	Corporates - Of Which: Specialised Lending	1,433	0	1,431	854	0	2	47	0	46	32	0	
	Corporates - Of Which: SME	10,486	14	10,554	4,459	4	30	0	0	0	0		
	Retail	8,834	181	7,907	2,082	50	66	0	0	0	0		
	Retail - Secured on real estate property	35	0	35	4	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		
	Retail - Secured on real estate property - Of Which: non-SME	35	0	35	4	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	8,799	181	7,872	2,078	50	66	0	0	0	0		
	Retail - Other Retail - Of Which: SME	9,059	173	7,131	1,918	47	62	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	740	8	741	160	2	4	0	0	0	0		
Equity	804	0	804	2,423	0	0	425	0	425	1,241	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	
FRANCE	Central banks and central governments	24,841	0	26,427	776	0	0	7,722	0	8,281	524	0	
	Institutions	12,612	0	8,995	2,896	0	0	11,135	0	8,059	2,607	0	
	Corporates	15,409	247	11,959	6,901	83	85	10,557	0	7,415	4,589	2	
	Corporates - Of Which: Specialised Lending	22	0	23	20	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	35	5	30	15	1	1	0	0	0	0	0	
	Retail	1,822	63	1,630	390	24	33	0	0	0	0	0	
	Retail - Secured on real estate property	28	2	28	11	8	1	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	3	1	3	1	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	25	2	25	10	8	1	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,794	60	1,601	379	17	33	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	1,794	60	1,601	379	17	33	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	68	0	68	209	0	0	31	0	31	90	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	
GERMANY	Central banks and central governments	23,436	0	17,781	1,393	0	0	31,716	0	26,490	1,687	0	
	Institutions	14,964	0	7,705	3,724	0	13	12,747	0	5,653	2,677	0	
	Corporates	11,758	80	9,567	4,159	19	33	8,877	3	7,092	2,986	2	
	Corporates - Of Which: Specialised Lending	321	8	298	149	2	1	0	0	0	0	0	
	Corporates - Of Which: SME	237	17	214	75	5	1	0	0	0	0		
	Retail	2,422	75	2,295	527	36	20	0	0	0	0		
	Retail - Secured on real estate property	208	7	207	47	16	1	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	203	7	202	46	16	1	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	2,213	67	2,087	480	20	19	0	0	0	0		
	Retail - Other Retail - Of Which: SME	2,211	67	2,085	479	20	19	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	0	0	0	0		
Equity	64	0	64	191	0	0	45	0	45	132	0		
Other non credit-obligation assets													
IRB Total													

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
All other banks

		IRB Approach														
		As of 30/09/2019						As of 31/12/2019								
		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	327	0	532	45	0	0	265	0	265	36	0	0			
	Institutions	17,584	0	18,994	3,893	0	0	13,354	0	12,213	3,486	0	0			
	Corporates	4,912	0	5,079	1,130	0	0	5,324	0	4,562	1,520	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	2	0	2	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property	2	0	2	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	2	0	2	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	6	0	6	19	0	0	7	0	7	19	0	0				
Other non credit-obligation assets																
IRB Total																

¹¹ 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 30/09/2019						As of 31/12/2019								
		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	40	0	29	2	0	0	41	0	26	3	0	0			
	Institutions	1,897	0	1,782	2,015	0	0	1,991	0	1,970	2,555	0	0			
	Corporates	21,113	15	13,841	15,124	0	2	20,595	11	13,576	15,067	0	3			
	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	89	0	89	307	0	0	32	0	32	107	0	0				
Other non credit-obligation assets																
IRB Total																

¹¹ 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 30/09/2019						As of 31/12/2019								
		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	815	0	834	129	0	0	778	0	807	95	0	0			
	Institutions	3,296	0	3,263	1,445	0	0	2,150	0	2,028	1,219	0	0			
	Corporates	14,363	36	10,819	9,281	11	9	10,356	0	7,255	6,863	0	4			
	Corporates - Of Which: Specialised Lending	318	19	302	83	5	2	0	0	0	0	0	0			
	Corporates - Of Which: SME	19	0	20	5	0	0	0	0	0	0	0	0			
	Retail	14	0	13	4	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property	6	0	6	1	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	6	0	6	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	8	0	7	4	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	8	0	7	4	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	147	0	147	327	0	0	39	0	39	143	0	0				
Other non credit-obligation assets																
IRB Total																

¹¹ 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 30/09/2019						As of 31/12/2019								
		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	57,967	0	57,927	60	0	0	57	0	78	11	0	0			
	Institutions	17,842	533	8,762	2,537	40	41	3,440	0	2,977	1,067	0	0			
	Corporates	107,870	7,700	99,042	40,518	2,030	1,634	10,253	0	7,300	4,854	0	1			
	Corporates - Of Which: Specialised Lending	16,111	988	16,172	3,336	276	127	0	0	0	0	0	0			
	Corporates - Of Which: SME	41,559	5,348	41,468	14,604	1,353	987	0	0	0	0	0	0			
	Retail	274,044	3,924	269,445	36,272	3,226	999	0	0	0	0	0	0			
	Retail - Secured on real estate property	261,415	3,266	256,517	32,089	3,105	521	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: SME	20,221	1,345	19,954	4,824	218	294	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: non-SME	241,194	1,922	236,563	27,265	2,887	227	0	0	0	0	0	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	13,229	657	12,928	4,183	121	478	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	8,835	571	8,270	2,536	59	426	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	4,394	87	4,658	1,647	62	52	0	0	0	0	0	0			
Equity	2,756	0	2,756	6,896	0	0	9	0	9	26	0	0				
Other non credit-obligation assets																
IRB Total																

¹¹ 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 30/09/2019						As of 31/12/2019								
		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	7,256	0	7,252	42	0	0	945	0	945	37	0	0			
	Institutions	12,657	0	12,198	3,499	0	1	11,904	0	11,434	2,687	0	0			
	Corporates	8,165	0	6,472	2,650	0	2	3,896	4	3,319	893	6	0			
	Corporates - Of Which: Specialised Lending	5	0	5	1	0	0	0	0	0	0	0	0			
	Corporates - Of Which: SME	21	0	22	8	0	0	0	0	0	0	0	0			
	Retail	29	0	29	4	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property	29	0	29	4	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: non-SME	28	0	28	4	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	223	0	223	650	0	0	258	0	258	748	0	0				
Other non credit-obligation assets																
IRB Total																

¹¹ 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 30/09/2019						As of 31/12/2019								
		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, %)																
IRELAND	Central banks and central governments	30	0	20	2	0	0	2	0	1	0	0	0			
	Institutions	4,128	0	3,658	2,205	0	0	3,681	0	3,311	2,040	0	0			
	Corporates	10,440	0	7,857	3,736	0	1	9,760	0	6,462	2,984	0	0			
	Corporates - Of Which: Specialised Lending	99	0	99	43	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	69	1	67	18	0	1	0	0	0	0	0	0			
	Retail - Secured on real estate property	3	0	3	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	3	0	3	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	66	1	65	17	0	1	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	66	1	65	17	0	1	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	45	0	0	10	0	10	37	0	0				
Other non credit-obligation assets																
IRB Total																

¹¹ 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).

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 31/12/2019

Residual Maturity	Country / Region	(mln EUR)														Risk weighted exposure amount
		Direct exposures								Off balance sheet						
		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)	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		Nominal	Provisions			
Carrying amount	Notional amount							Carrying amount	Notional amount							
[0 - 3M]	Finland	95	91	29	0	0	66	96	2,692	116	2,583	0	0			
[3M - 1Y]		101	101	32	0	25	0	315	2,737	99	2,545	0	0			
[1Y - 2Y]		24	24	17	0	0	6	107	1,263	167	3,554	0	0			
[2Y - 3Y]		8	8	3	0	4	0	368	1,386	23	6,345	0	0			
[3Y - 5Y]		180	179	166	0	10	4	256	2,843	119	2,416	0	0			
[5Y - 10Y]		178	171	168	0	7	0	85	1,848	126	3,016	0	0			
[10Y - more]		440	279	437	0	3	0	247	2,767	189	3,216	0	0			
Total	1,027	850	856	0	40	87	1,474	15,536	838	23,676	0	0	43			
[0 - 3M]	France	5,749	5,510	656	0	475	4,438	101	6,593	29	2,838	35	0			
[3M - 1Y]		3,822	3,613	217	0	229	3,196	34	1,266	396	5,812	81	0			
[1Y - 2Y]		4,442	4,237	421	0	0	3,838	54	6,007	-18	854	8	0			
[2Y - 3Y]		1,174	1,002	499	0	6	670	66	1,360	7	692	1	0			
[3Y - 5Y]		2,810	2,507	429	0	15	2,169	129	2,415	-43	948	37	0			
[5Y - 10Y]		6,965	6,282	2,653	0	0	3,859	208	3,816	405	4,669	1	0			
[10Y - more]		8,024	5,299	7,411	0	422	0	321	2,670	218	2,130	12	0			
Total	32,986	28,450	12,286	0	725	18,591	914	24,127	994	17,942	176	0	666			
[0 - 3M]	Germany	1,088	1,054	224	0	335	278	186	13,694	342	27,719	0	0			
[3M - 1Y]		1,171	1,173	336	0	552	0	375	14,537	119	5,983	0	0			
[1Y - 2Y]		540	485	300	0	194	8	511	8,107	972	19,390	50	0			
[2Y - 3Y]		1,193	867	881	0	128	6	478	8,374	710	14,680	0	0			
[3Y - 5Y]		2,716	1,928	2,301	0	178	2	1,101	11,042	481	13,386	0	0			
[5Y - 10Y]		3,165	2,700	2,125	0	147	11	3,132	20,923	1,699	14,507	0	0			
[10Y - more]		4,122	2,765	2,790	0	0	1,160	19,296	43,215	4,308	29,138	0	0			
Total	13,996	10,420	9,508	0	1,533	1,465	25,081	119,892	8,631	115,803	50	0	255			
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		5	5	5	0	0	0	0	88	23	1	0	0			
[1Y - 2Y]		3	3	3	0	0	0	0	21	0	16	0	0			
[2Y - 3Y]		2	2	2	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		16	16	16	0	0	0	0	0	26	312	0	0			
[5Y - 10Y]		6	6	6	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0			
Total	31	31	31	0	0	0	0	109	49	329	0	0	4			
[0 - 3M]	Greece	32	32	31	0	1	0	0	0	0	57	0	0			
[3M - 1Y]		30	30	30	0	0	0	0	27	0	18	0	0			
[1Y - 2Y]		2	2	2	0	0	0	0	134	2	157	2	0			
[2Y - 3Y]		56	56	56	0	0	0	1	64	1	80	0	0			
[3Y - 5Y]		158	158	158	0	1	0	0	272	63	583	0	0			
[5Y - 10Y]		120	88	120	0	0	0	354	6,099	2	58	0	0			
[10Y - more]		162	139	162	0	0	0	12	749	0	0	0	0			
Total	560	504	559	0	1	1	369	7,344	67	953	0	0	160			
[0 - 3M]	Hungary	161	159	47	0	18	96	0	21	0	31	0	0			
[3M - 1Y]		2	2	2	0	0	0	0	13	0	11	0	0			
[1Y - 2Y]		34	31	34	0	0	0	1	6	0	0	0	0			
[2Y - 3Y]		21	20	21	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		30	28	30	0	0	0	21	725	200	483	0	0			
[5Y - 10Y]		209	203	203	0	6	0	0	0	0	0	0	0			
[10Y - more]		118	113	117	0	101	0	17	0	0	0	0	0			
Total	574	562	353	0	24	197	22	766	201	573	0	0	28			
[0 - 3M]	Ireland	20	18	2	0	2	0	2	402	3	529	0	0			
[3M - 1Y]		40	40	40	0	0	0	11	295	12	342	0	0			
[1Y - 2Y]		0	0	0	0	0	0	1	244	0	1	0	0			
[2Y - 3Y]		76	72	43	0	21	12	0	0	0	0	0	0			
[3Y - 5Y]		283	272	260	0	23	0	0	22	0	9	0	0			
[5Y - 10Y]		297	289	297	0	0	0	0	0	0	0	0	0			
[10Y - more]		503	439	503	0	0	0	0	0	0	0	0	0			
Total	1,219	1,114	1,114	0	44	15	15	963	15	880	0	0	2			
[0 - 3M]	Italy	121	138	79	0	42	5	499	51	1,811	0	0				
[3M - 1Y]		1,106	1,100	1,081	0	23	2	29	2,305	35	3,406	0		0		
[1Y - 2Y]		1,320	1,287	1,317	0	3	0	5	842	23	1,795	0		0		
[2Y - 3Y]		2,413	2,010	2,413	0	0	0	673	6,998	24	2,116	0		0		
[3Y - 5Y]		1,745	1,268	1,745	0	0	0	284	3,666	896	3,117	0		0		
[5Y - 10Y]		6,853	5,905	6,841	0	0	0	3,742	15,017	606	4,804	0		0		
[10Y - more]		9,804	6,525	9,804	0	0	0	14,142	33,482	1,189	4,108	0		0		
Total	23,362	18,232	23,280	0	2	68	18,880	62,808	2,823	21,157	0	0	2,623			
[0 - 3M]	Latvia	4	3	3	0	1	0	0	26	0	178	0	0			
[3M - 1Y]		6	6	6	0	6	1	0	4	1	75	0	0			
[1Y - 2Y]		19	19	0	0	16	2	5	95	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	5	75	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		21	21	0	0	2	19	0	0	0	0	0	0			
[10Y - more]		1	0	1	0	1	0	0	0	0	0	0	0			
Total	50	50	4	0	25	21	10	192	26	254	0	0	11			

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 31/12/2019

		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		
[0 - 3M [	Lithuania	42	42	5	0	4	33	0	240	107	381	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	18	0	22	0	0
[1Y - 2Y [		11	11	1	0	0	10	0	0	69	445	0	0
[2Y - 3Y [		13	13	0	0	0	11	0	0	84	717	0	0
[3Y - 5Y [		2	2	0	0	0	2	0	0	0	0	0	0
[5Y - 10Y [		9	9	0	0	0	6	0	0	0	0	0	0
[10Y - more		8	8	0	0	0	0	0	0	0	0	0	0		
Total			85	85	22	0	4	59	0	258	260	1,566	0	0	
[0 - 3M [	Luxembourg	244	244	72	0	0	122	0	28	0	9	0	0	
[3M - 1Y [		98	98	52	0	45	0	5	144	6	137	0	0
[1Y - 2Y [		4	4	4	0	0	0	19	166	3	239	0	0
[2Y - 3Y [		154	154	64	0	90	0	130	224	142	3,270	0	0
[3Y - 5Y [		129	129	0	0	0	0	10	167	61	2,591	0	0
[5Y - 10Y [		599	599	596	0	0	4	6	277	435	3,456	0	0
[10Y - more		564	564	0	0	0	0	990	3,997	89	717	0	0		
Total			1,792	1,792	1,482	0	135	125	1,161	5,004	736	10,419	0	0	
[0 - 3M [	Malta													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Netherlands	278	272	128	0	150	1	180	4,123	115	2,688	0	0	
[3M - 1Y [		16	12	15	0	1	0	122	4,387	237	4,684	0	0
[1Y - 2Y [		16	15	13	0	3	0	10	284	404	5,632	0	0
[2Y - 3Y [		45	45	45	0	0	0	151	5,475	128	2,618	0	0
[3Y - 5Y [		245	195	218	0	14	12	16	381	440	7,466	0	0
[5Y - 10Y [		1,229	1,200	1,226	0	3	0	76	1,691	177	5,949	0	0
[10Y - more		956	441	948	0	0	0	700	3,531	133	3,378	0	0		
Total			2,784	2,156	2,592	0	168	16	1,255	19,873	1,632	32,416	0	0	
[0 - 3M [	Poland	134	134	133	0	0	1	0	6	0	4	0	0	
[3M - 1Y [		44	44	17	0	27	0	0	45	0	26	0	0
[1Y - 2Y [		118	118	79	0	29	10	0	0	12	0	0	0
[2Y - 3Y [		44	44	37	0	6	1	0	4	1	44	0	0
[3Y - 5Y [		28	25	11	0	12	6	1	41	0	0	0	0
[5Y - 10Y [		392	374	392	0	0	0	0	0	0	0	0	0
[10Y - more		6	6	6	0	0	0	0	0	0	0	0	0		
Total			766	745	676	0	74	17	1	97	1	85	0	0	
[0 - 3M [	Portugal	65	64	0	0	3	0	0	81	1	81	0	0	
[3M - 1Y [		12	12	0	0	0	0	0	75	9	90	0	0
[1Y - 2Y [		30	26	30	0	0	0	66	132	46	410	0	0
[2Y - 3Y [		182	172	182	0	0	0	10	78	2	62	0	0
[3Y - 5Y [		143	142	143	0	0	0	40	200	3	94	0	0
[5Y - 10Y [		401	392	401	0	0	0	15	83	1	16	0	0
[10Y - more		360	360	360	0	0	0	115	190	15	0	0	0		
Total			1,193	1,169	1,190	0	0	3	256	838	68	755	0	0	
[0 - 3M [	Romania	33	26	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		10	10	10	0	0	0	0	0	0	1	0	0
[1Y - 2Y [		6	6	6	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		21	21	21	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		13	12	13	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		44	43	44	0	0	0	0	0	0	0	0	0
[10Y - more		9	7	9	0	0	0	0	0	0	0	0	0		
Total			135	124	134	0	0	0	0	0	0	1	0	0	
[0 - 3M [	Slovakia	2	0	2	0	0	0	0	4	0	10	0	0	
[3M - 1Y [		4	4	0	0	4	0	0	0	0	18	0	0
[1Y - 2Y [		7	7	0	0	7	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	90	890	0	0
[3Y - 5Y [		61	61	1	0	32	29	0	11	0	13	0	0
[5Y - 10Y [		24	24	24	0	0	0	0	0	0	0	0	0
[10Y - more		9	8	9	0	0	0	0	0	0	0	0	0		
Total			108	105	43	0	36	29	0	15	91	932	0	0	
[0 - 3M [	Slovenia	171	171	9	0	63	100	0	28	0	9	0	0	
[3M - 1Y [		7	7	0	0	7	0	0	0	0	12	1	0
[1Y - 2Y [		175	175	12	0	107	56	0	0	0	4	0	0
[2Y - 3Y [		263	263	1	0	50	212	0	0	0	0	0	0
[3Y - 5Y [		55	55	6	0	1	47	0	20	0	4	1	0
[5Y - 10Y [		165	165	56	0	36	73	0	0	0	0	0	0
[10Y - more		49	42	20	0	2	27	0	0	0	0	0	0		
Total			885	878	104	0	259	522	1	47	0	30	6	0	

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 31/12/2019

(mln EUR)		Direct exposures													Off-balance sheet exposures		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Nominal	Provisions		
		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						
[0 - 3M [Spain	383	120	377	0	0	7	1	194	0	259	0	0	0	0	63	
[3M - 1Y [		200	198	195	0	5	0	3	497	3	504	0	0	0	
[1Y - 2Y [		515	500	485	0	29	2	28	416	3	196	0	0	0	
[2Y - 3Y [		805	584	779	0	20	6	9	586	4	189	0	0	0	
[3Y - 5Y [		1,020	955	1,011	0	9	1	98	471	-47	421	0	0	0	
[5Y - 10Y [		2,048	2,008	2,045	0	3	0	6	178	55	293	0	0	0	
[10Y - more		1,617	336	1,617	0	0	0	50	172	0	0	0	0	0			
Total	6,590	4,712	6,590	0	66	15	195	2,516	18	1,862	0	0	0				
[0 - 3M [Sweden	761	761	54	0	115	25	46	1,713	67	3,236	0	0	0	666		
[3M - 1Y [		556	556	8	0	10	44	221	730	413	5,887	0	0	0	
[1Y - 2Y [		270	270	0	0	0	8	75	252	96	1,783	0	0	0	
[2Y - 3Y [		45	39	45	0	0	0	124	3,288	-32	138	0	0	0	
[3Y - 5Y [		44	44	44	0	0	0	32	640	-3	634	0	0	0	
[5Y - 10Y [		464	436	464	0	0	0	12	264	49	342	0	0	0	
[10Y - more		384	305	384	0	0	0	20	92	-28	71	0	0	0			
Total	2,525	2,411	1,100	0	124	77	530	6,988	562	12,090	0	0	0				
[0 - 3M [United Kingdom	1,916	1,908	207	0	1,653	56	100	6,251	108	3,109	228	0	0	654		
[3M - 1Y [		5,426	5,379	2,972	0	2,420	0	306	5,789	256	4,449	323	0	0	
[1Y - 2Y [		447	401	444	0	0	0	55	2,195	80	2,948	10	0	0	
[2Y - 3Y [		1,417	474	1,417	0	0	0	37	1,044	13	1,117	0	0	0	
[3Y - 5Y [		1,861	1,804	1,389	0	471	2	107	1,619	44	1,752	0	0	0	
[5Y - 10Y [		7,556	6,706	6,468	0	973	0	75	1,396	31	1,538	0	0	0	
[10Y - more		25,512	25,550	23,254	214	1,366	407	583	2,380	851	3,484	0	0	0			
Total	44,135	42,321	36,150	214	6,883	466	1,263	20,773	1,383	18,397	561	0	0				
[0 - 3M [Iceland	8	8	8	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		8	8	8	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		6	6	6	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		26	26	26	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total	47	47	47	0	0	0	0	0	0	0	0	0	0				
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	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	0	
[2Y - 3Y [		0	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	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		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 - 3M [Norway	15	15	8	0	7	0	0	78	453	-47	1,873	0	0	41		
[3M - 1Y [		83	7	0	0	75	0	190	323	-155	1,490	0	0	0	
[1Y - 2Y [		6	6	6	0	0	0	1,020	2,252	-895	2,938	0	0	0	
[2Y - 3Y [		77	77	77	0	0	0	442	1,303	-197	1,472	0	0	0	
[3Y - 5Y [		37	34	37	0	0	0	68	795	61	4,564	0	0	0	
[5Y - 10Y [		379	379	379	0	0	0	194	1,705	45	3,546	0	0	0	
[10Y - more		10	9	10	0	0	0	27	151	-3	69	0	0	0			
Total	607	598	525	0	83	0	2,019	6,992	-1,190	15,952	0	0	0				
[0 - 3M [Australia	124	124	0	0	107	54	9	9,451	72	9,670	0	0	0	13		
[3M - 1Y [		206	206	206	0	0	0	9	2,499	21	2,279	0	0	0	
[1Y - 2Y [		49	49	49	0	0	0	6	206	10	470	0	0	0	
[2Y - 3Y [		181	181	181	0	0	0	1	54	1	110	0	0	0	
[3Y - 5Y [		175	175	175	0	0	0	4	100	0	11	0	0	0	
[5Y - 10Y [		1,838	1,838	1,838	0	0	0	4	115	6	109	0	0	0	
[10Y - more		1,504	1,506	1,457	0	47	0	2	13	0	0	0	0	0			
Total	4,076	4,078	3,922	0	154	0	81	12,437	110	12,649	0	0	0				
[0 - 3M [	Canada	17	17	10	6	0	93	5,663	56	3,923	0	0	0	37		
[3M - 1Y [212	212	193	0	14	5	35	1,875	111	4,982	0	0		0		
[1Y - 2Y [178	176	52	0	126	60	60	3,384	7	2,471	0	0		0		
[2Y - 3Y [245	244	127	0	118	0	14	4,328	16	2,371	0	0		0		
[3Y - 5Y [119	118	6	0	6	0	23	2,565	136	3,655	0	0		0		
[5Y - 10Y [124	119	121	0	3	0	0	16	12	267	0	0		0		
[10Y - more		51	32	13	0	38	0	13	588	-42	2,412	0	0		0		
Total	945	917	629	6	267	44	239	18,418	381	20,081	0	0	0				
[0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	1		
[3M - 1Y [1	1	1	0	0	0	0	3	0	105	0	0		0		
[1Y - 2Y [0	0	0	0	0	0	0	3	0	3	0	0		0		
[2Y - 3Y [0	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		0		
[5Y - 10Y [4	4	4	0	0	0	0	0	0	0	0	0		0		
[10Y - more		5	5	5	0	0	0	0	0	0	0	0	0		0		
Total	10	10	10	0	0	0	3	254	0	107	0	0	0				

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
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	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 [Japan	2,563	2,563	1,657	0	262	2	9	389	6	543	0	0		
[3M - 1Y [		2,835	2,835	1,969	0	702	0	21	1,275	27	1,892	0	0
[1Y - 2Y [		2,432	2,432	2,305	0	0	0	1	60	2	109	0	0
[2Y - 3Y [		38	38	38	0	0	0	2	70	2	53	0	0
[3Y - 5Y [		111	110	111	0	0	0	6	178	7	246	0	0
[5Y - 10Y [		699	699	699	0	0	0	7	278	7	238	0	0
[10Y - more		166	166	153	0	14	0	0	0	0	0	0	0		
Total		8,846	8,844	6,931	0	979	2	45	2,250	50	3,081	0	0	263	
[0 - 3M [U.S.	390	395	248	4	0	13	150	4,857	166	3,227	0	0		
[3M - 1Y [		235	207	233	0	0	0	172	3,039	84	2,747	0	0
[1Y - 2Y [		1,100	907	948	0	0	0	70	1,482	70	1,104	0	0
[2Y - 3Y [		1,505	1,339	1,118	0	242	0	13	131	7	195	0	0
[3Y - 5Y [		917	806	634	0	229	0	31	418	54	412	0	0
[5Y - 10Y [		5,319	4,867	4,576	0	352	0	3	135	3	37	0	0
[10Y - more		7,862	7,324	7,060	1	24	0	14	33	19	113	0	0		
Total		17,328	15,844	14,817	4	823	37	453	10,095	403	7,835	0	0	203	
[0 - 3M [China	90	88	51	0	0	59	3	900	2	1,593	0	0		
[3M - 1Y [		19	19	0	0	0	0	2	601	3	466	0	0
[1Y - 2Y [		2	2	0	0	0	0	5	336	3	246	0	0
[2Y - 3Y [		2	2	0	0	0	0	3	190	3	201	0	0
[3Y - 5Y [		1	1	0	0	0	0	15	535	61	2,789	0	0
[5Y - 10Y [		14	13	0	0	0	0	1	21	0	12	0	0
[10Y - more		46	46	0	0	0	0	0	0	0	0	0	0		
Total		173	171	113	0	0	59	28	2,584	72	5,306	0	0	143	
[0 - 3M [Switzerland	183	183	0	0	180	3	15	2,560	68	3,566	0	0		
[3M - 1Y [		11	11	2	0	9	0	6	1,010	11	1,263	0	0
[1Y - 2Y [		0	0	0	0	0	0	13	853	5	839	0	0
[2Y - 3Y [		1	1	0	0	0	0	1	190	3	123	0	0
[3Y - 5Y [		7	7	0	0	0	0	0	7	0	0	0	0
[5Y - 10Y [		3	3	0	0	0	0	0	30	0	82	0	0
[10Y - more		47	47	1	0	46	0	0	0	0	0	0	0		
Total		252	251	14	0	189	49	35	4,644	106	5,874	0	0	22	
[0 - 3M [Other advanced economies non EEA	1,037	1,030	598	11	0	371	457	30,222	419	19,109	0	0		
[3M - 1Y [		141	141	0	0	0	0	210	13,004	288	11,653	0	0
[1Y - 2Y [		1,222	1,222	0	0	0	0	8	689	9	1,007	0	0
[2Y - 3Y [		66	65	0	0	0	0	24	1,142	8	435	0	0
[3Y - 5Y [		250	242	0	0	0	0	116	2,390	182	6,601	0	0
[5Y - 10Y [		199	191	0	0	0	0	36	1,002	30	568	0	0
[10Y - more		623	546	0	0	0	142	82	933	31	540	0	0		
Total		3,538	3,437	2,954	11	0	513	932	49,382	966	39,912	0	0	516	
[0 - 3M [Other Central and eastern Europe countries non EEA	153	152	103	0	0	49	0	99	0	189	0	0		
[3M - 1Y [		305	303	0	0	0	0	4	1,064	71	812	0	0
[1Y - 2Y [		47	43	0	0	0	0	12	821	132	983	0	0
[2Y - 3Y [		8	8	0	0	0	0	9	461	12	595	0	0
[3Y - 5Y [		110	91	0	0	0	0	36	898	48	1,031	0	0
[5Y - 10Y [		160	136	0	0	0	42	8	66	271	4,466	0	0
[10Y - more		112	101	0	0	0	0	0	0	0	0	0	0		
Total		895	826	804	0	0	91	69	3,408	534	8,075	0	0	98	
[0 - 3M [Middle East	804	801	109	16	1	672	245	19,692	51	11,567	0	0		
[3M - 1Y [		104	101	13	0	0	90	24	6,830	11	14,958	0	0
[1Y - 2Y [		14	13	0	0	0	0	18	7,618	17	5,916	0	0
[2Y - 3Y [		14	14	0	0	0	0	91	10,878	48	20,515	0	0
[3Y - 5Y [		1,210	1,180	0	0	0	710	91	9,749	69	636	0	0
[5Y - 10Y [		290	280	0	0	0	84	119	1,723	20	1,363	103	0
[10Y - more		440	425	14	0	204	0	29	666	36	1,533	0	0		
Total		2,876	2,813	667	30	1	1,760	616	57,156	252	56,489	103	0	1,168	
[0 - 3M [Latin America and the Caribbean	1,476	1,453	1,468	0	8	0	494	1,418	489	979	0	0		
[3M - 1Y [		1,280	1,211	1,280	0	0	0	28	2,086	21	1,082	0	0
[1Y - 2Y [		533	533	0	0	768	0	768	3,222	37	1,544	0	0
[2Y - 3Y [		525	525	0	0	0	0	77	1,574	598	2,592	0	0
[3Y - 5Y [		657	550	0	0	0	0	152	3,785	175	3,433	0	0
[5Y - 10Y [		243	240	0	0	0	0	38	317	41	143	0	0
[10Y - more		2,006	1,995	0	0	1,513	0	30	165	30	136	2,530	0		
Total		6,719	6,372	5,145	0	0	1,521	1,586	12,567	1,390	9,909	2,530	0	1,211	

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 31/12/2019

		Direct exposures														Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet		
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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
				held for trading	designated at fair value through profit or loss	at fair value through other comprehensive income	at amortised cost									
[0 - 3M [	Africa	1,416	1,346	1,399	0	0	17	0	71	0	93	0	0	0	
[3M - 1Y [		1,810	1,754	1,810	0	0	0	3	548	32	1,589	0	0	0
[1Y - 2Y [		72	43	71	0	0	1	3	509	2	281	0	0	0
[2Y - 3Y [		169	161	161	0	0	28	1	243	1	323	0	0	0
[3Y - 5Y [		662	639	602	0	0	60	14	703	15	719	0	0	0
[5Y - 10Y [		1,208	1,148	1,093	0	0	115	24	450	6	116	183	0	0
[10Y - more		1,230	1,091	1,161	0	0	69	0	0	0	0	214	0	0		
Total		6,566	6,182	6,276	0	0	290	45	2,524	57	3,121	397	0	115		
[0 - 3M [	Others	823	792	455	0	369	-1	25	2,938	48	1,893	0	0	0	
[3M - 1Y [		381	252	347	0	31	3	17	994	9	689	23	0	0
[1Y - 2Y [		335	256	300	0	7	12	6	289	34	441	0	0	0
[2Y - 3Y [		354	282	316	0	12	26	2	177	14	405	109	0	0
[3Y - 5Y [		524	448	447	0	31	20	22	838	34	940	0	0	0
[5Y - 10Y [		1,064	870	473	0	490	14	14	25	14	25	58	0	0
[10Y - more		496	429	515	14	0	-24	0	0	0	0	0	0	0		
Total		3,978	3,330	2,853	14	450	527	86	5,261	153	4,392	190	0	553		

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.

- 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".
- 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
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- 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 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
- 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, Dominica, 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.

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

All other banks

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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		On performing exposures ²	On non-performing exposures ³	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		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted								Of which: defaulted				
(mln EUR)														
Debt securities (including at amortised cost and fair value)	57,141	213	264	264	15	85	0	24,615	32	317	317	1	115	0
Central banks	536	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	32,831	72	0	0	4	0	0	14,319	32	0	0	1	0	0
Credit institutions	13,955	141	0	0	0	0	0	8,123	0	0	0	0	0	0
Other financial corporations	6,090	0	0	0	7	0	0	412	0	0	0	0	0	0
Non-financial corporations	3,730	0	264	264	3	85	0	1,762	0	317	317	0	115	0
Loans and advances (including at amortised cost and fair value)	1,124,757	3,200	21,522	20,390	1,419	3,942	13,242	453,556	1,084	4,619	4,018	765	620	2,895
Central banks	127,644	4	2	2	1	0	0	36,265	0	0	0	0	0	0
General governments	46,981	21	39	31	5	6	19	9,683	0	0	0	2	0	0
Credit institutions	94,936	21	412	404	2	1	2	47,641	11	3	3	0	0	0
Other financial corporations	157,076	53	393	388	19	93	199	112,578	60	17	17	4	6	1
Non-financial corporations	316,696	2,554	16,444	15,879	1,068	3,482	9,714	54,123	595	2,198	2,198	510	425	1,195
of which: small and medium-sized enterprises at amortised cost	134,944	1,887	6,722	6,575	625	1,181	4,237	36,533	342	1,670	1,649	329	304	950
Households	381,425	548	4,232	3,685	324	360	3,308	193,266	417	2,400	1,800	249	189	1,699
DEBT INSTRUMENTS other than HFT	1,181,898	3,413	21,786	20,654	1,434	4,027	13,242	478,171	1,115	4,936	4,335	766	735	2,895
OFF-BALANCE SHEET EXPOSURES	150,494		3,064	2,939	100	105	41	53,472		2,052	2,049	58	13	7

⁽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⁾ Insitutions 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⁾ Insitutions 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.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

All other banks

	As of 30/09/2019					As of 31/12/2019					
	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 on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	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	0	0	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	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	15,293	9,187	1,682	1,565	9,117	3,063	1,425	198	156	1,179	1,179
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	7	7	0	0	7	0	0	0	0	0	0
Credit institutions	22	22	1	1	2	0	0	0	0	0	0
Other financial corporations	277	217	47	47	190	4	2	1	1	1	1
Non-financial corporations	11,208	7,306	1,513	1,422	5,822	1,653	759	144	120	298	298
of which: small and medium-sized enterprises at amortised cost	4,424	2,443	352	314	2,552	1,148	527	51	35	210	210
Households	3,779	1,635	121	95	3,096	1,406	664	52	35	881	881
DEBT INSTRUMENTS other than HFT	15,293	9,187	1,682	1,565	9,117	3,063	1,425	198	156	1,179	1,179
Loan commitments given	467	219	7	6	0	38	13	0	0	4	4

⁽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.

Spring 2020 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

All other banks

(mln EUR)	As of 30/09/2019					As of 31/12/2019					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
	Of which: non-performing	Of which: non-performing									
A Agriculture, forestry and fishing	73,280	6,192	73,205	705	0	1,696	49	1,629	19	0	
B Mining and quarrying	1,286	15	1,286	9	0	211	2	211	5	0	
C Manufacturing	35,639	1,905	35,584	928	0	6,117	376	6,104	133	0	
D Electricity, gas, steam and air conditioning supply	7,671	95	7,650	57	0	3,835	34	3,834	43	0	
E Water supply	2,410	79	2,409	29	0	419	15	418	6	0	
F Construction	8,669	586	8,654	332	0	1,890	87	1,886	35	0	
G Wholesale and retail trade	36,295	1,511	36,173	612	23	4,750	281	4,640	108	18	
H Transport and storage	8,963	964	8,960	189	0	1,795	64	1,792	35	0	
I Accommodation and food service activities	6,037	302	6,027	136	1	2,291	101	2,282	47	1	
J Information and communication	3,342	181	3,301	62	0	2,171	145	2,160	35	0	
K Financial and insurance activities	7,132	308	7,132	125	0	6,159	268	6,159	106	0	
L Real estate activities	74,241	1,532	73,519	357	0	12,128	251	11,961	166	0	
M Professional, scientific and technical activities	12,211	828	12,096	327	0	4,988	290	4,983	85	0	
N Administrative and support service activities	5,165	175	5,165	77	0	2,902	99	2,902	38	0	
O Public administration and defence, compulsory social security	517	0	115	1	0	135	0	135	1	0	
P Education	971	34	949	17	0	310	17	284	8	0	
Q Human health services and social work activities	9,591	308	9,547	96	0	1,526	73	1,487	15	0	
R Arts, entertainment and recreation	1,729	89	1,721	33	0	310	15	302	8	0	
S Other services	21,549	1,340	21,427	436	0	490	31	480	24	0	
Loans and advances	316,696	16,444	314,920	4,526	24	54,123	2,198	53,647	916	19	

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.