



2017 EU-wide Transparency Exercise

Bank Name	All other banks
LEI Code	XXXXXXXXXXXXXXXXXXXX
Country Code	OT

2017 EU-wide Transparency Exercise

Capital

All other banks

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	291,729	217,910	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	242,491	177,168	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	132,169	66,325	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	87,117	81,413	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-3,540	-366	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	43,642	39,911	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,156	0	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5,621	-4,664	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-9,429	-2,230	C 01.00 (r300,d10) + C 01.00 (r340,d10)	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	-3,494	-418	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-550	-702	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1,582	-1,400	C 01.00 (r390,d10)	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,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-2,018	-51	C 01.00 (r440,d10)	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	-416	-343	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-415	-341	C 01.00 (r460,d10)	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	-86	-8	C 01.00 (r480,d10)	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	-1,612	-339	C 01.00 (r490,d10)	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	-997	0	C 01.00 (r500,d10)	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	-2,093	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-141	-87	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-308	-2	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	6,296	128	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,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	81	69	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	6,215	59	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,565	9,901	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	4,591	9,852	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	1,882	51	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	-2,908	-2	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	246,057	187,069	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	45,672	30,842	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	43,057	30,388	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	242	199	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	2,373	254	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	1,557,821	1,184,966	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	2,933	72	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.57%	14.95%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.79%	15.79%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.73%	18.39%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	238,214	177,090	[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))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.32%	14.95%	[B.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

2017 EU-wide Transparency Exercise

Leverage ratio

All other banks

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	246,057	187,069	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	242,624	186,866	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	4,000,688	3,338,460	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	3,998,096	3,338,456	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.2%	5.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.1%	5.6%	C 47.00 (r330,c010)	

2017 EU-wide Transparency Exercise

Risk exposure amounts

All other banks

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	938,117	632,835
Risk exposure amount for securitisation and re-securitisations in the banking book	8,390	6,711
Risk exposure amount for contributions to the default fund of a CCP	4,462	3,533
Risk exposure amount Other credit risk	925,264	622,590
Risk exposure amount for position, foreign exchange and commodities (Market risk)	308,476	312,933
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	28,798	22,439
Risk exposure amount for Credit Valuation Adjustment	142,074	125,367
Risk exposure amount for operational risk	127,464	85,725
Other risk exposure amounts	41,690	28,106
Total Risk Exposure Amount	1,557,821	1,184,966

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

2017 EU-wide Transparency Exercise

P&L

All other banks

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	26,742	6,673
Of which debt securities income	2,399	229
Of which loans and advances income	22,562	5,693
Interest expenses	12,981	4,562
(Of which deposits expenses)	7,454	2,937
(Of which debt securities issued expenses)	3,530	933
(Expenses on share capital repayable on demand)	0	0
Dividend income	93	0
Net Fee and commission income	6,228	701
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	844	86
Gains or (-) losses on financial assets and liabilities held for trading, net	3,951	2,809
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-253	-56
Gains or (-) losses from hedge accounting, net	-59	16
Exchange differences [gain or (-) loss], net	31	-61
Net other operating income /(expenses)	4,775	2,113
TOTAL OPERATING INCOME, NET	29,371	7,720
(Administrative expenses)	18,101	3,562
(Depreciation)	3,984	1,618
(Provisions or (-) reversal of provisions)	1,437	317
(Commitments and guarantees given)	149	0
(Other provisions)	1,288	318
Of which pending legal issues and tax litigation ¹	594	
Of which restructuring ¹	27	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	10,876	294
(Loans and receivables)	10,594	294
(Held to maturity investments, AFS assets and financial assets measured at cost)	282	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1,635	175
(of which Goodwill)	525	1
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	821	16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1,333	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-7,173	1,768
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-5,739	1,201
Profit or (-) loss after tax from discontinued operations	368	0
PROFIT OR (-) LOSS FOR THE YEAR	-5,371	1,201
Of which attributable to owners of the parent	-5,792	1,175

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

2017 EU-wide Transparency Exercise
Market Risk
All other banks

	SA		IM										IM											
	As of 31/12/2016	As of 30/06/2017	As of 31/12/2016										As of 30/06/2017											
	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				
(mln EUR)																								
Traded Debt Instruments	89,043	80,385	807	295	2,200	686							669	289	2,118	829								
Of which: General risk	29,425	27,898	582	232	1,544	543							506	204	1,462	525								
Of which: Specific risk	59,588	52,473	370	123	1,086	385							340	163	1,083	450								
Equities	26,077	28,254	426	143	1,104	402							428	137	1,352	349								
Of which: General risk	10,498	10,488	121	34	371	167							61	20	89	25								
Of which: Specific risk	14,769	16,686	328	117	784	272							383	122	1,301	335								
Foreign exchange risk	27,715	27,451	206	118	501	275							224	81	732	291								
Commodities risk	6,497	7,398	64	13	97	17							55	22	77	31								
Total	149,333	143,487	2,420	1,022	6,920	3,870	2,311	2,050	330	476	434	152,595	2,387	1,021	7,539	4,071	2,525	2,444	275	305	124	160,464		

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

All other banks

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	257,823	257,031	28,167		141,360	104,755	8,963	
	Regional governments or local authorities	10,114	8,268	817		4,343	3,190	483	
	Public sector entities	8,501	7,531	1,580		12,689	8,044	1,923	
	Multilateral Development Banks	6,817	6,935	105		3,579	2,842	116	
	International Organisations	1,291	1,290	0		460	460	0	
	Institutions	533,377	321,930	90,443		502,016	301,559	73,563	
	Corporates	519,713	317,954	255,896		445,950	271,469	200,609	
	of which: SME	42,502	29,405	27,456		7,747	5,541	4,771	
	Retail	134,932	104,132	73,735		77,178	67,394	49,171	
	of which: SME	38,204	24,644	14,100		8,198	7,844	4,482	
	Secured by mortgages on immovable property	146,544	142,706	54,866		78,277	72,527	29,158	
	of which: SME	17,564	16,849	8,840		5,249	4,909	4,132	
	Exposures in default	59,419	31,324	36,565	25,701	4,553	3,219	4,245	986
	Items associated with particularly high risk	15,140	11,966	17,670		17,087	13,618	20,224	
	Covered bonds	1,196	1,196	147		1,005	1,004	102	
	Claims on institutions and corporates with a ST credit assessment	61,552	31,291	9,162		62,132	32,862	17,616	
	Collective investments undertakings (CIU)	3,872	2,681	2,427		125	125	156	
Equity	9,438	7,101	9,981		812	812	1,368		
Securitisation	10,977	10,726	6,106		8,663	8,609	4,626		
Other exposures	97,975	99,309	81,074		28,224	28,221	29,520		
Standardised Total²	1,908,682	1,220,000	668,741	28,660	1,388,453	920,709	441,842	2,736	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED STATES	Central governments or central banks	920	1,318	23		457	457	38	
	Regional governments or local authorities	475	459	94		408	394	77	
	Public sector entities	1,145	1,070	244		865	846	379	
	Multilateral Development Banks	133	192	0		128	189	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	120,347	68,967	18,501		132,232	65,964	19,104	
	Corporates	61,747	32,464	23,028		59,946	28,973	23,591	
	of which: SME	18	9	8		26	7	7	
	Retail	5	1	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	96	94	87		101	99	85	
	of which: SME	48	48	48		53	53	53	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	266	195	292		624	483	844	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	41,734	12,641	3,434		44,460	15,467	7,554	
	Collective investments undertakings (CIU)	18	18	6		14	14	11	
Equity	23	23	24		0	0	0		
Securitisation									
Other exposures	2,525	2,525	2,528	51	857	857	857	42	
Standardised Total²									

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED KINGDOM	Central governments or central banks	14,378	14,481	2,357		11,651	11,651	815	
	Regional governments or local authorities	32	32	7		70	71	14	
	Public sector entities	186	125	34		230	125	30	
	Multilateral Development Banks	39	46	0		94	94	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	117,981	80,257	17,151		114,437	80,193	13,810	
	Corporates	104,505	67,011	39,281		114,795	71,415	35,546	
	of which: SME	969	882	682		895	818	626	
	Retail	5,116	5,113	3,835		5,023	4,962	3,722	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,050	1,026	602		1,151	969	598	
	of which: SME	129	129	129		99	99	99	
	Exposures in default	300	287	427	9	333	320	476	8
	Items associated with particularly high risk	47	44	66		22	22	33	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	4,192	3,790	1,021		5,252	5,239	2,097	
	Collective investments undertakings (CIU)	125	118	119		6	6	7	
Equity	112	112	148		107	107	148		
Securitisation									
Other exposures	4,897	4,897	5,610	25	3,604	3,604	5,027	96	
Standardised Total²									

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
GERMANY	Central governments or central banks	44,404	38,393	2,867		38,298	33,078	2,530	
	Regional governments or local authorities	1,039	650	10		912	581	6	
	Public sector entities	199	197	42		1,000	574	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	36,384	22,969	4,654		55,659	46,251	4,353	
	Corporates	31,072	23,967	17,293		35,720	28,318	17,725	
	of which: SME	749	582	450		629	496	378	
	Retail	24,853	23,288	16,966		27,028	24,742	18,125	
	of which: SME	2,990	2,802	1,601		2,607	2,420	1,383	
	Secured by mortgages on immovable property	147	146	70		562	41	40	
	of which: SME	36	35	19		3	3	3	
	Exposures in default	1,233	913	1,241	227	1,272	916	1,230	278
	Items associated with particularly high risk	8	8	12		0	0	0	
	Covered bonds	1	1	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	681	673	239		1,671	1,669	955	
	Collective investments undertakings (CIU)	2	1	1		0	0	0	
Equity	398	398	619		432	432	795		
Securitisation									
Other exposures	16,905	16,905	16,904		17,566	17,566	17,547		
Standardised Total²				556				579	

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 does not include Securitisation exposures

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Credit Risk - Standardised Approach

All other banks

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
FRANCE	Central governments or central banks	8,677	9,718	13		4,606	4,464	0	
	Regional governments or local authorities	326	326	66		242	242	48	
	Public sector entities	54	55	11		314	311	14	
	Multilateral Development Banks	6	6	0		8	8	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	53,105	23,270	7,556		53,725	20,990	6,276	
	Corporates	27,792	17,642	10,149		31,235	20,946	9,410	
	of which: SME	189	151	121		151	126	100	
	Retail	4,409	4,264	3,198		3,440	3,322	2,491	
	of which: SME	3	2	1		0	0	0	
	Secured by mortgages on immovable property	2,309	2,308	827		112	59	52	
	of which: SME	20	20	20		29	29	29	
	Exposures in default	200	136	143	63	95	33	33	62
	Items associated with particularly high risk	37	10	15		20	15	22	
	Covered bonds	6	6	1		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1,380	1,344	279		1,750	1,740	868	
Collective investments undertakings (CIU)	252	252	112		1	1	0		
Equity	93	93	100		5	5	12		
Securitisation									
Other exposures	1,977	1,977	1,974		595	595	595		
Standardised Total ²				226				240	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
JAPAN	Central governments or central banks	440	440	54		237	237	93	
	Regional governments or local authorities	6	6	3		6	6	3	
	Public sector entities	3	3	1		1	1	1	
	Multilateral Development Banks	37	37	18		31	31	15	
	International Organisations	0	0	0		0	0	0	
	Institutions	28,724	15,810	5,571		25,020	15,902	5,616	
	Corporates	16,347	7,406	6,039		18,542	7,739	6,672	
	of which: SME	52	52	39		50	50	38	
	Retail	1,820	1,813	1,314		1,827	1,821	1,321	
	of which: SME	258	257	147		254	253	145	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	14	22	0	5	5	8	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1,235	1,008	222		1,851	1,844	923	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	181	181	181		11	11	11		
Securitisation									
Other exposures	431	431	431		88	88	88		
Standardised Total ²				7				6	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
CAYMAN ISLANDS	Central governments or central banks	16	16	16		27	27	27	
	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	31	24	10		31	27	5	
	Corporates	21,667	11,606	11,600		26,868	13,332	13,273	
	of which: SME	115	115	115		84	84	84	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	28	27	27		27	27	26	
	of which: SME	27	27	27		26	26	26	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	9,880	8,317	12,239		12,106	10,057	14,830	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	47	47	27		60	60	78		
Equity	0	0	0		4	4	4		
Securitisation									
Other exposures	997	997	997		0	0	0		
Standardised Total ²				1				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	1,133	1,133	171		1,055	1,055	10	
	Regional governments or local authorities	11	11	0		15	15	0	
	Public sector entities	100	100	20		546	260	75	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,331	4,948	1,414		5,844	3,713	1,034	
	Corporates	21,170	12,548	11,563		19,832	11,971	12,025	
	of which: SME	283	283	283		340	22	22	
	Retail	899	890	596		934	925	616	
	of which: SME	400	398	228		437	434	248	
	Secured by mortgages on immovable property	11	11	6		20	2	2	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	257	239	259	8	186	175	204	7
	Items associated with particularly high risk	7	4	7		11	5	8	
	Covered bonds	2	2	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	139	139	145		890	879	443	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	42	42	42		66	66	142		
Securitisation									
Other exposures	433	433	321		28	28	28		
Standardised Total ²				38				40	

⁽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 does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

All other banks

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	405	405	0		227	227	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	365	451	7		352	352	0	
	International Organisations	44	44	0		0	0	0	
	Institutions	3,895	2,102	471		4,037	2,378	507	
	Corporates	19,891	13,031	13,199		21,494	14,968	13,476	
	of which: SME	37	16	16		6	6	6	
	Retail	8	3	2		1	1	1	
	of which: SME	4	1	0		1	1	1	
	Secured by mortgages on immovable property	0	0	0		669	105	105	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	99	93	92	7	87	87	87	0
	Items associated with particularly high risk	456	264	395		1,077	848	1,272	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	200	200	42		120	114	26	
Collective investments undertakings (CIU)	8	4	2		4	4	3		
Equity	33	31	31		0	0	0		
Securitisation									
Other exposures	20	20	20		24	24	24		
Standardised Total²				9				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
ITALY	Central governments or central banks	10,198	1,567	65		7,203	394	44	
	Regional governments or local authorities	293	293	115		271	271	107	
	Public sector entities	47	49	48		53	50	48	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,803	4,677	2,644		6,876	3,545	1,767	
	Corporates	8,581	6,262	5,280		6,883	4,934	4,576	
	of which: SME	226	196	186		417	392	385	
	Retail	3,161	3,021	2,151		3,390	3,250	2,319	
	of which: SME	694	646	369		706	660	377	
	Secured by mortgages on immovable property	38	38	35		34	34	33	
	of which: SME	24	24	24		26	26	26	
	Exposures in default	377	153	188	218	351	82	119	57
	Items associated with particularly high risk	21	20	27		17	16	21	
	Covered bonds	4	4	1		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	194	194	277		245	208	256	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,242	249	249		0	0	0		
Securitisation									
Other exposures	936	935	935		471	470	470		
Standardised Total²				379				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⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
IRELAND	Central governments or central banks	771	770	1,341		18	22	4	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	3	3	1		2	2	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,375	2,962	1,339		4,182	3,014	1,409	
	Corporates	16,808	6,955	6,918		19,191	7,359	7,320	
	of which: SME	1	0	0		0	0	0	
	Retail	623	623	467		731	674	505	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	13		149	29	29	
	of which: SME	13	13	13		13	13	13	
	Exposures in default	16	8	8	8	0	0	0	0
	Items associated with particularly high risk	890	683	1,004		452	238	354	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	5	5	4		13	13	8	
Collective investments undertakings (CIU)	162	69	70		5	5	25		
Equity	53	53	53		0	0	0		
Securitisation									
Other exposures	19,777	19,777	19,639		85	85	85		
Standardised Total²				10				68	

⁽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 does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
All other banks

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m 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	59,776	1	51,562	12,270	0	0	69,085	0	71,737	12,493	0	0
	Institutions	195,970	84	158,906	71,647	0	77	178,727	31	149,117	69,061	4	0
	Corporates	367,358	3,586	269,171	132,805	57	12,533	193,236	222	150,338	87,205	62	71
	Corporates - Of Which: Specialised Lending	9,123	404	8,704	6,413	0	334	1,734	0	1,373	1,080	0	26
	Corporates - Of Which: SME	60,706	494	46,758	12,928	0	8,989	545	0	525	306	0	3
	Retail	180,793	722	175,774	28,494	279	3,825	58,356	0	60,055	12,577	0	80
	Retail - Secured on real estate property	146,581	437	149,586	21,577	210	1,658	55,955	0	57,770	11,993	0	36
	Retail - Secured on real estate property - Of Which: SME	7,567	13	7,431	1,461	5	579	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	139,015	424	142,155	20,116	206	1,289	55,955	0	57,770	11,993	0	36
	Retail - Qualifying Revolving	5,105	81	3,817	975	9	132	2,221	0	2,105	422	0	16
	Retail - Other Retail	29,106	204	22,371	5,943	60	1,825	180	0	180	163	0	29
	Retail - Other Retail - Of Which: SME	23,327	51	17,164	3,889	26	1,283	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5,780	154	5,208	2,054	34	542	180	0	180	163	0	29
	Equity	1,222	1	1,222	3,832	0	0	1,099	1	1,099	3,490	0	0
	Securitisation	10,331	0	9,976	13,131	0	23	3,947	0	3,909	2,085	0	12
Other non credit-obligation assets													
IRB Total													
				264,914							187,450		

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

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m 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	2,133	0	2,137	109	0	0	1,267	0	1,566	116	0	0
	Institutions	43,185	6	36,436	11,356	0	0	49,018	0	41,330	11,316	0	0
	Corporates	43,711	24	30,559	15,883	0	3	37,512	4	26,209	12,878	0	0
	Corporates - Of Which: Specialised Lending	53	0	45	34	0	0	46	0	0	78	0	0
	Corporates - Of Which: SME	35	13	34	22	0	1	0	0	0	0	0	0
	Retail	5	0	5	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	4	0	4	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	4	0	4	1	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	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	502	0	502	1,450	0	0	422	0	422	1,244	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m 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	6,714	0	6,702	783	0	0	11,511	0	11,274	1,411	0	0
	Institutions	20,081	0	17,947	9,181	0	0	18,140	0	16,463	8,271	0	0
	Corporates	37,655	53	31,357	13,824	5	39	31,612	4	26,059	13,650	4	2
	Corporates - Of Which: Specialised Lending	148	0	147	103	0	0	127	0	127	88	0	0
	Corporates - Of Which: SME	12	0	0	0	0	0	0	0	0	0	0	0
	Retail	23	1	22	5	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property	21	0	21	4	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	21	0	21	4	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	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	1	0	1	1	0	0	0	0	0	0	0	0
	Equity	532	0	532	1,890	0	0	419	0	419	1,468	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m 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	20,638	0	16,088	4,641	0	0	26,531	0	22,827	4,485	0	0
	Institutions	19,543	0	11,076	6,902	0	0	16,313	0	9,241	5,682	0	0
	Corporates	10,445	46	8,706	4,417	0	18	6,339	0	5,602	2,129	0	1
	Corporates - Of Which: Specialised Lending	276	3	273	199	0	1	0	0	0	0	0	0
	Corporates - Of Which: SME	93	0	91	62	0	0	0	0	0	0	0	0
	Retail	6	0	6	2	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	5	0	5	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	5	0	5	1	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	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	4	0	4	12	0	0	8	0	8	23	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
All other banks

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	(m€ EUR, %)											
	Central banks and central governments	5,729	0	5,563	449	0	2,371	0	2,857	266	0	0
	Institutions	13,720	0	11,504	4,714	0	11,811	0	10,529	3,984	0	0
	Corporates	9,461	75	7,194	4,028	0	41	9,920	38	7,045	0	2
	Corporates - Of Which: Specialised Lending	17	0	17	12	0	0	0	0	0	0	0
	Corporates - Of Which: SME	43	0	34	36	0	1	0	0	0	0	0
	Retail	3	0	3	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property	2	0	2	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
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	2	0	2	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	11	0	11	35	0	12	0	12	39	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
JAPAN	(m€ EUR, %)											
	Central banks and central governments	0	0	0	0	0	278	0	278	37	0	0
	Institutions	17,347	0	13,289	4,482	0	15,512	0	13,736	4,191	0	0
	Corporates	4,897	0	4,690	1,070	0	5,392	0	5,306	1,218	0	0
	Corporates - Of Which: Specialised Lending	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
	Retail	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
	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-Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	2	0	2	5	0	5	0	5	14	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CAYMAN ISLANDS	(m€ EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,009	0	1,975	1,819	0	1,706	0	1,696	2,344	0	0
	Corporates	27,470	0	20,412	18,384	0	23,157	0	17,644	17,465	0	0
	Corporates - Of Which: Specialised Lending	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
	Retail	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
	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-Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	20	0	20	61	0	7	0	7	20	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	(m€ EUR, %)											
	Central banks and central governments	138	0	137	13	0	56	0	31	4	0	0
	Institutions	4,576	0	3,568	1,413	0	4,481	0	3,321	1,324	0	0
	Corporates	8,755	21	6,379	3,867	0	6,959	0	4,715	2,946	0	2
	Corporates - Of Which: Specialised Lending	48	0	46	23	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11	0	10	9	0	0	0	0	0	0	0
	Retail	3	0	2	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property	2	0	2	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
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	2	0	2	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	10	0	10	29	0	2	0	2	7	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
All other banks

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
LUXEMBOURG	Central banks and central governments	12	0	12	3	0	0	131	0	133	8	0	0
	Institutions	3,321	0	3,102	1,625	0	0	3,001	0	2,768	1,473	0	0
	Corporates	8,794	0	6,336	2,723	0	1	8,014	0	5,246	2,759	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4	0	2	2	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	4	0	0	0	0	0	0	0	0	0	0	0
	Equity	4	0	4	16	0	0	23	0	23	84	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
ITALY	Central banks and central governments	5,729	0	4,376	4,310	0	0	4,971	0	3,917	3,694	0	0
	Institutions	1,807	0	1,420	1,950	0	0	1,643	28	1,227	1,457	4	0
	Corporates	3,827	33	2,638	1,961	0	15	3,512	0	2,526	1,905	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	35	0	30	28	0	0	0	0	0	0	0	0
	Retail	3	0	3	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	2	0	2	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	2	0	2	1	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	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	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	1	0	0	1	0	1	3	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
IRELAND	Central banks and central governments	13	0	12	4	0	0	9	0	9	3	0	0
	Institutions	2,460	0	1,957	2,302	0	0	2,612	0	2,017	1,893	0	0
	Corporates	8,109	0	6,246	2,668	0	0	7,649	0	5,921	3,425	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4	0	4	1	0	0	0	0	0	0	0	0
	Retail	3	0	3	1	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	3	0	3	1	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	1	0	1	2	0	0	1	0	1	3	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

All other banks

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	42,483.2	8,870.2	33,612.9	12,250.1	0.9	12,249.2	5,860.2	130.1	5,730.1	55,345.7	0.0	55,345.7	15,315.5	15,082.5	233.0	20,821.5	0.0	20,821.5
Austria	3,290.2	81.8	3,208.4															
Belgium	860.1	7.3	852.7															
Bulgaria	415.4	7.8	407.6															
Croatia	357.3	44.7	312.6															
Cyprus	5.1	0.2	4.8															
Czech Republic	892.0	2.5	889.6															
Denmark	1,269.3	1,265.3	4.0															
Estonia	7.4	0.0	7.4															
Finland	740.1	185.8	554.3															
France	1,714.8	106.0	1,608.8															
Germany	2,663.3	433.5	2,229.8															
Greece	12.3	0.4	11.9															
Hungary	1,641.9	281.2	1,360.7															
Ireland	379.6	72.5	307.1															
Italy	2,512.8	13.9	2,499.0															
Latvia	26.9	26.9	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	866.3	0.2	866.0															
Malta	0.0	0.0	0.0															
Netherlands	623.4	4.6	618.8															
Poland	2,576.3	15.4	2,560.9															
Portugal	3,652.2	988.4	2,663.8															
Romania	1,130.9	79.3	1,051.5															
Slovakia	1,667.6	7.1	1,660.5															
Slovenia	48.2	2.3	45.9															
Spain	1,828.8	15.1	1,813.8															
Sweden	2,111.6	817.7	1,293.9															
United Kingdom	2,608.3	310.0	2,298.2															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	32.8	32.8	0.0															
Switzerland	11.5	10.6	0.9															
Australia	7.1	0.7	6.4															
Canada	130.1	114.9	15.1															
China	123.0	91.8	31.1															
Hong Kong	28.8	0.6	28.2															
Japan	405.1	0.0	405.1															
U.S.	3,969.4	1,427.9	2,541.5															
Other advanced economies non EEA	356.3	184.9	171.4															
Other Central and eastern Europe countries non EEA	805.0	71.1	733.9															
Middle East	139.5	100.6	38.9															
Latin America and the Caribbean	644.5	585.9	58.6															
Africa	118.7	5.9	112.8															
Others	1,809.3	1,472.6	336.8															

Note:

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

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

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

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

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

All other banks

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio																				
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²	of which:		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:							
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities									
TOTAL - ALL COUNTRIES	20,827.5	6,696.7	14,130.8	11,047.1		0.0	11,047.1		0.0	7,475.2		0.0	7,475.2		0.0	6,391.2		6,383.8	7.4	0.0		0.0	0.0	
Austria	396.0	44.2	351.8																					
Belgium	1,570.0	1.1	1,568.9																					
Bulgaria	0.0	0.0	0.0																					
Croatia	0.5	0.0	0.5																					
Cyprus	6.5	0.0	6.5																					
Czech Republic	5.0	0.0	5.0																					
Denmark	936.4	934.4	2.0																					
Estonia	7.4	0.0	7.4																					
Finland	473.0	14.0	459.0																					
France	2,430.5	126.3	2,304.2																					
Germany	1,313.5	393.0	920.5																					
Greece	9.1	0.1	9.0																					
Hungary	225.6	176.4	49.2																					
Ireland	95.2	40.5	54.8																					
Italy	952.5	110.9	841.6																					
Latvia	25.4	25.4	0.0																					
Lithuania	0.0	0.0	0.0																					
Luxembourg	438.0	0.6	437.4																					
Malta	0.0	0.0	0.0																					
Netherlands	252.1	7.8	244.3																					
Poland	180.4	3.0	177.5																					
Portugal	93.4	13.7	79.7																					
Romania	1.2	0.0	1.2																					
Slovakia	0.8	0.8	0.0																					
Slovenia	5.7	0.1	5.6																					
Spain	351.6	11.6	339.9																					
Sweden	1,533.4	816.0	717.5																					
United Kingdom	3,259.1	553.4	2,705.8																					
Iceland	0.0	0.0	0.0																					
Liechtenstein	0.0	0.0	0.0																					
Norway	30.0	30.0	0.0																					
Switzerland	222.1	219.4	2.6																					
Australia	6.3	0.0	6.3																					
Canada	179.8	177.8	2.0																					
China	21.0	0.3	20.7																					
Hong Kong	12.6	1.4	11.2																					
Japan	348.7	0.1	348.5																					
U.S.	2,700.8	1,191.2	1,509.6																					
Other advanced economies non EEA	338.3	97.4	240.9																					
Other Central and eastern Europe countries non EEA	83.7	55.0	28.6																					
Middle East	198.4	10.3	188.1																					
Latin America and the Caribbean	810.6	781.3	29.2																					
Africa	172.3	2.2	170.1																					
Others	1,140.6	857.8	282.7																					

Note:

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

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

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

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

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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

All other banks

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	119,878	0	127	95	-553	54	0	30,585	0	0	0	1	0	0
Central banks	2,021	0	0	0	-1	0	0	471	0	0	0	0	0	0
General governments	81,522	0	0	0	-606	0	0	6,974	0	0	0	0	0	0
Credit institutions	11,168	0	7	6	8	1	0	3,763	0	0	0	0	0	0
Other financial corporations	17,226	0	62	31	41	33	0	14,332	0	0	0	0	0	0
Non-financial corporations	7,940	0	58	58	6	20	0	5,046	0	0	0	1	0	0
Loans and advances (including at amortised cost and fair value)	851,549	6,791	84,400	82,658	3,617	37,041	39,274	426,032	1,441	5,187	3,871	2,138	1,666	2,310
Central banks	21,229	0	0	0	0	0	0	12,596	0	0	0	0	0	0
General governments	15,252	6	124	119	6	34	22	6,729	3	1	0	6	1	0
Credit institutions	44,289	67	81	75	12	51	0	30,399	2	5	0	3	3	0
Other financial corporations	158,707	104	2,245	2,112	52	1,186	716	119,429	53	89	21	23	28	19
Non-financial corporations	292,793	2,865	63,679	63,270	2,004	28,859	28,992	76,403	393	2,536	2,227	1,073	1,099	800
of which: small and medium-sized enterprises at amortised cost	135,985	1,815	35,145	34,887	959	15,462	17,207	31,735	218	1,263	1,120	520	530	433
Households	319,280	3,749	18,271	17,081	1,542	6,911	9,545	180,476	990	2,555	1,623	1,034	536	1,491
DEBT INSTRUMENTS other than HFT	971,426	6,791	84,527	82,752	3,064	37,095	39,274	456,618	1,441	5,187	3,871	2,139	1,666	2,310
OFF-BALANCE SHEET EXPOSURES	210,449		3,750	3,529	178	366	715	63,873		205	58	1	1	1

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

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

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

2017 EU-wide Transparency Exercise

Forborne exposures

All other banks

	As of 31/12/2016					As of 30/06/2017				
	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		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		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			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	32	19	4	4	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	32	19	4	4	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	43,126	29,359	11,612	11,243	20,161	6,327	1,895	361	269	3,190
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	121	69	23	23	21	0	0	0	0	0
Credit institutions	27	27	27	27	0	1	0	0	0	1
Other financial corporations	880	772	345	342	329	45	16	4	2	21
Non-financial corporations	32,650	24,040	9,983	9,699	15,110	2,144	827	211	153	866
of which: small and medium-sized enterprises at amortised cost	19,509	14,789	5,785	5,618	9,206	765	403	126	98	269
Households	9,447	4,451	1,234	1,152	4,701	4,138	1,052	147	114	2,303
DEBT INSTRUMENTS other than HFT	43,158	29,378	11,616	11,247	20,161	6,327	1,895	361	269	3,190
Loan commitments given	718	491	3	3	147	57	31	0	0	0

⁽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