



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	All other banks
<b>LEI Code</b>	XXXXXXXXXXXXXXXXXXXX
<b>Country Code</b>	OT

## 2022 EU-wide Transparency Exercise

### Key Metrics

All other banks

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	80,969	34,636	72,622	27,663	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	80,155	34,030	72,167	27,277	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	87,223	35,866	77,875	28,406	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	86,410	35,260	77,420	28,020	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	104,812	44,879	90,896	33,744	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	104,217	44,482	90,699	33,618	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	436,293	185,401	418,340	144,465	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	436,271	185,426	418,562	144,712	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.56%	18.68%	17.36%	19.15%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.37%	18.35%	17.24%	18.85%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.99%	19.35%	18.62%	19.66%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.81%	19.02%	18.50%	19.36%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.02%	24.21%	21.73%	23.36%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.89%	23.99%	21.67%	23.23%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,308,761	551,721	1,132,521	461,760	C 47.00 (r0300,c0010)	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	6.65%	6.43%	6.86%	6.11%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2022 EU-wide Transparency Exercise

### Leverage ratio

All other banks

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	87,049	35,466	77,657	28,195	C 47.00 (r0320,c0010)	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	86,030	34,662	77,245	27,831	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,308,761	551,721	1,132,521	461,760	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,308,301	551,353	1,132,110	461,418	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.65%	6.43%	6.86%	6.11%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.58%	6.29%	6.82%	6.03%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>104,812</b>	<b>44,879</b>	<b>90,896</b>	<b>33,744</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>80,969</b>	<b>34,636</b>	<b>72,622</b>	<b>27,663</b>	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	43,191	30,717	36,996	23,224	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	55,809	18,395	54,228	19,834	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-821	66	-792	-236	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (g) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-13,847	-13,391	-14,883	-14,271	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-418	-296	-304	-153	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,288	-559	-986	-451	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 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 not of associated DTAs	-343	-79	-309	-72	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-319	-17	-143	-17	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-73	-97	-99	-87	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-60	-37	-54	-44	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-60	-37	-54	-44	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	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	0	0	0	0	C.01.00 (0490,0050)	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	-128	-144	0	0	C.01.00 (0520,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0550,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-81	-28	-106	-37	C.01.00 (0551,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0554,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0552,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-1,040	-71	-865	-35	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-375	-371	-574	-358	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	761	547	413	365	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 491 and 497 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0540,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	761	547	413	365	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>6,255</b>	<b>1,231</b>	<b>5,253</b>	<b>744</b>	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,997	974	5,253	744	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	258	257	0	0	C.01.00 (0560,0050) + C.01.00 (0560,0050) + C.01.00 (0570,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>87,223</b>	<b>35,866</b>	<b>77,875</b>	<b>28,406</b>	C.01.00 (0050,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>17,589</b>	<b>9,013</b>	<b>13,021</b>	<b>5,338</b>	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	17,297	8,590	12,759	5,090	C.01.00 (0630,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	355	392	435	433	C.01.00 (0610,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.4.3	Tier 2 transitional adjustments	-64	30	-173	-175	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>436,293</b>	<b>185,401</b>	<b>418,340</b>	<b>144,465</b>	C.02.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	81	37	-178	-228	C.05.01 (0010,0040)	-
	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>18.56%</b>	<b>18.60%</b>	<b>17.36%</b>	<b>19.15%</b>	CA1 (1)	-
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>19.99%</b>	<b>19.35%</b>	<b>18.62%</b>	<b>19.66%</b>	CA1 (2)	-	
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>24.02%</b>	<b>24.21%</b>	<b>21.73%</b>	<b>23.36%</b>	CA2 (3)	-	
<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>80,208</b>	<b>34,089</b>	<b>72,210</b>	<b>27,298</b>	CA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.13-MINA.4-A.1.13-A.1.13-A.1.13	-	
<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>18.39%</b>	<b>18.39%</b>	<b>17.25%</b>	<b>18.87%</b>	(B.1)/(B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	813	506	455	386	C.05.01 (0040,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-218	-209	-259	-260	C.05.01 (0040,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	22	-25	-222	-247	C.05.01 (0040,0040)	-

(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 formula 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

## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

All other banks

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	325,297	149,712	283,856	111,155	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	99,422	70,585	59,572	35,234	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	64,737	62,635	64,800	61,226	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	134,406	11,872	131,995	10,665	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	12,237	2,425	12,674	2,566	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	16,669	8,745	13,369	7,252	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	7,170	2,429	5,898	2,301	C 02.00 (r0640, c0010)
Settlement risk	0	0	38	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	5,372	2,118	5,350	1,998	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	14,682	8,720	16,750	11,612	C 02.00 (r0520, c0010)
Of which the standardised approach	8,108	5,221	7,889	5,660	C 02.00 (r0530, c0010)
Of which IMA	6,574	3,499	8,862	5,952	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	43,840	12,284	40,189	8,799	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,623	2,979	549	1,155	C 02.00 (r0600, c0010)
Of which standardised approach	12,002	9,304	10,311	7,644	C 02.00 (r0610, c0010)
Of which advanced measurement approach	28,215	0	29,330	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	23,263	1,393	52,889	1,347	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	436,293	185,401	418,340	144,465	

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

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

**2022 EU-wide Transparency Exercise**  
**P&L**  
All other banks

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	43,218	13,194	8,399	6,959
Of which debt securities income	1,314	623	216	319
Of which loans and advances income	25,186	3,619	4,438	1,672
Interest expenses	26,459	10,628	5,413	5,807
Of which deposits expenses	3,465	890	623	433
Of which debt securities issued expenses	6,130	1,000	1,036	491
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	176	131	31	47
Net Fee and commission income	4,511	1,245	767	514
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	296	-54	13	-19
Gains or (-) losses on financial assets and liabilities held for trading, net	204	146	-83	287
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	709	199	72	-16
Gains or (-) losses from hedge accounting, net	250	-118	513	229
Exchange differences (gain or (-) loss), net	255	156	196	79
Net other operating income /(expenses)	1,023	-42	211	47
<b>TOTAL OPERATING INCOME, NET</b>	<b>24,184</b>	<b>4,228</b>	<b>4,706</b>	<b>2,320</b>
(Administrative expenses)	12,861	2,861	2,281	1,268
(Cash contributions to resolution funds and deposit guarantee schemes)	1,297	207	573	252
(Depreciation)	859	231	129	102
Modification gains or (-) losses, net	-6	6	-27	0
(Provisions or (-) reversal of provisions)	-71	-7	54	-29
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	64	0
(Commitments and guarantees given)	-175	-32	-20	-46
(Other provisions)	104	25	10	18
Of which pending legal issues and tax litigation <sup>1)</sup>	0	-54	0	0
Of which restructuring <sup>2)</sup>	0	-17	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-634	203	299	121
(Financial assets at fair value through other comprehensive income)	-2	-7	1	2
(Financial assets at amortised cost)	-633	211	298	119
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	25	65	-1	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	504	1	69	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	9	1	3	3
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>10,353</b>	<b>675</b>	<b>1,416</b>	<b>609</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>7,679</b>	<b>176</b>	<b>1,084</b>	<b>443</b>
Profit or (-) loss after tax from discontinued operations	45	-649	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>7,724</b>	<b>-473</b>	<b>1,084</b>	<b>443</b>
Of which attributable to owners of the parent	7,591	-474	1,063	443

<sup>1)</sup> Information available only as of end of the year

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

**2022 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

All other banks

(mín EUR)	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	281,217				65,937				298,678				97,726				IAS 1.54 (f)	
Financial assets held for trading	77,872	4,725	70,602	2,545	49,774	1,155	46,324	2,296	69,545	5,035	61,982	2,528	45,180	1,707	41,882	1,592	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	6,376	20	2,880	3,477	3,312	0	2,037	1,275	5,095	13	2,240	2,842	2,268	185	1,302	780	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	5,957	134	5,651	172	4,043	15	4,027	0	2,662	105	2,556	0	1,378	15	1,364	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	64,428	46,734	16,667	1,027	36,851	20,427	15,721	704	58,629	40,797	16,973	859	35,984	21,626	13,740	617	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	923,059				261,788				871,867				246,274				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	10,092	0	10,016	76	2,115	0	2,043	73	8,231	0	8,165	65	2,106	0	2,042	64	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	21,449				1,005				4,081				-14				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	29,495				14,959				27,447				8,331					
<b>TOTAL ASSETS</b>	<b>1,419,945</b>				<b>439,786</b>				<b>1,346,235</b>				<b>439,232</b>				IAS 1.9(a), I.G 6	

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References		
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>					
	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	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			
Breakdown of financial assets by instrument and by counterparty sector <sup>2</sup>	Financial assets at fair value through other comprehensive income	Debt securities	58,752	107	0	-9	0	0	31,886	7	0	-3	0	0	53,606	7	0	-7	0	0	31,612	6	0	-3	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	4,318	932	33	0	-12	-8	4,077	836	31	0	-12	-3	3,963	821	29	0	-12	-3	3,545	779	29	0	-13	-3	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	41,633	6,188	40	-13	-144	-9	30,607	5,485	144	-10	-50	-65	39,394	5,377	140	-6	-50	-64	28,215	5,015	131	-11	-49	-65	Annex V.Part 1.31, 44(b)	
	Loans and advances	796,132	70,977	14,644	-732	-1,721	-4,078	189,876	35,479	2,321	-197	-993	-931	738,816	82,595	11,178	-520	-1,941	-3,161	147,450	65,559	1,538	-58	-885	-660	Annex V.Part 1.32, 44(a)	

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

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

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

All other banks

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	54,821	32,751	50,977	32,619	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	12,095	6,535	8,571	4,240	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,218,894	343,039	1,169,490	364,141	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	37,322	19,075	28,237	11,754	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,731	12	-970	-1,874	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,436	2,904	3,550	1,719	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,242	475	1,522	385	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	10,385	3,089	9,875	2,886	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	6,742	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>1,339,926</b>	<b>414,621</b>	<b>1,271,252</b>	<b>415,870</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>	<b>80,019</b>	<b>25,165</b>	<b>74,983</b>	<b>23,363</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>1,419,945</b>	<b>439,786</b>	<b>1,346,235</b>	<b>439,232</b>	<b>IAS 1.IG6</b>

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



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

All other banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		81,206	43,395	69,577	36,641	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	16	7	3	22	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,986	1,727	3,029	1,235	Annex V.Part 1.31
Deposits	Central banks	124,106	33,174	124,063	35,330	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2,817	0	3,659	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	25,321	12,299	30,965	21,899	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	11,313	5,850	9,551	4,857	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	102,703	64,683	104,202	77,695	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	19,251	7,450	17,924	12,340	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	121,424	51,269	121,885	61,401	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	57,882	22,691	58,528	30,367	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	171,457	44,856	169,153	41,058	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	102,675	31,064	106,544	30,153	ECB/2013/33 Annex 2.Part 2.9.1
	Households	311,149	42,400	269,707	31,884	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	68,960	23,932	64,373	25,492	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		380,797	107,493	364,163	105,541	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		18,148	6,615	14,289	4,114	Annex V.Part 1.37
Other financial liabilities		966	97	526	48	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>1,323,131</b>	<b>401,400</b>	<b>1,257,275</b>	<b>412,754</b>	

**2022 EU-wide Transparency Exercise**  
**Market Risk**  
 All other banks

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	3,726	3,457	66	22	404	111						32	9	252	80								
Of which: General risk	383	310	33	9	228	65						32	9	252	80								
Of which: Specific risk	3,343	3,124	0	0	0	0						0	0	0	0								
Equities	154	160	11	3	27	9						10	3	32	9								
Of which: General risk	7	10	11	3	27	9						10	3	32	9								
Of which: Specific risk	147	150	0	0	0	0						0	0	0	0								
Foreign exchange risk	1,318	1,333	2	0	10	1						0	0	0	0								
Commodities risk	2,724	175	5	2	20	8						0	0	0	0								
<b>Total</b>	<b>7,924</b>	<b>5,123</b>	<b>65</b>	<b>22</b>	<b>412</b>	<b>112</b>	<b>49</b>	<b>43</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,574</b>	<b>34</b>	<b>9</b>	<b>246</b>	<b>78</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,499</b>
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	3,608	3,438	114	28	529	152						85	19	401	70								
Of which: General risk	38	51	45	15	304	92						85	19	401	70								
Of which: Specific risk	3,570	3,387	0	0	0	0						0	0	0	0								
Equities	284	424	16	4	55	16						25	6	98	25								
Of which: General risk	0	0	16	4	55	16						25	6	98	25								
Of which: Specific risk	284	424	0	0	0	0						0	0	0	0								
Foreign exchange risk	1,340	1,532	2	0	5	1						0	0	0	0								
Commodities risk	2,603	122	9	2	12	4						0	0	0	0								
<b>Total</b>	<b>7,835</b>	<b>5,517</b>	<b>111</b>	<b>26</b>	<b>520</b>	<b>150</b>	<b>78</b>	<b>42</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,862</b>	<b>84</b>	<b>19</b>	<b>392</b>	<b>72</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,952</b>

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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	155,887	257,312	2,527		91,843	20,649	93,260	449
	Regional governments or local authorities	76,394	86,260	6,420			7,936	22,333	4,663
	Public sector entities	65,333	10,506	2,674				6,298	2,118
	Multilateral Development Banks	10	1,016	9				10	18
	International Organisations	2,219	2,219	0				0	0
	Institutions	129,517	87,553	14,94		113,932	82,964	10,865	
	Corporates	152,745	69,918	57,781		66,224	47,694	38,023	
	of which: SME	22,238	6,113	5,833		4,614	2,889	2,488	
	Retail	21,692	15,249	10,416		16,494	11,177	7,704	
	of which: SME	8,758	6,887	4,137		5,461	3,777	2,160	
	Secured by mortgages on immovable property	11,204	10,487	4,017		8,794	8,621	3,111	
	of which: SME	2,261	1,979	806		1,042	1,014	357	
	Exposures in default	3,385	1,961	2,395	1,117	2,138	1,271	1,511	744
	Items associated with particularly high risk	825	735	1,102		794	683	1,025	
	Covered bonds	23,649	23,639	2,550		21,519	21,519	2,347	
	Claims on institutions and corporates with a ST credit assessment	1,445	1,404	507		866	869	209	
Collective Investments Undertakings (CIU)	65	65	52		75	75	57		
Equity	294	291	519		259	256	486		
Other exposures	9,932	9,932	3,983		3,516	3,512	862		
Standardised Total <sup>2</sup>	666,497	595,852	107,514	1,648	352,761	299,383	74,689	1,176	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Standardised Total does not include the securitisation positions unless in the results prior to the 2022 exercise.  
<sup>3</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country exposure covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	12,262	12,991	0		11,270	11,970	1	
	Regional governments or local authorities	614	1,251	177		1,127	1,227	1	
	Public sector entities	2,149	1,129	92		1,329	375	70	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42,989	39,224	862		43,027	37,271	444	
	Corporates	9,229	6,651	4,432		8,954	6,668	4,422	
	of which: SME	2,543	1,337	1,062		2,598	1,377	1,099	
	Retail	10,663	7,872	4,821		10,477	6,984	4,763	
	of which: SME	3,537	2,886	1,622		3,405	2,659	1,519	
	Secured by mortgages on immovable property	4,294	4,277	1,427		4,093	4,086	1,413	
	of which: SME	421	419	149		442	440	137	
	Exposures in default	347	93	119	109	323	89	89	103
	Items associated with particularly high risk	8	8	12		24	16	25	
	Covered bonds	423	423	45		413	413	45	
	Claims on institutions and corporates with a ST credit assessment	98	92	41		51	51	18	
Collective Investments Undertakings (CIU)	32	32	32		43	43	37		
Equity	0	0	0		0	0	0		
Other exposures	314	314	312		197	197	185		
Standardised Total <sup>2</sup>				143				154	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country exposure 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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	574	729	0		299	423	1	
	Regional governments or local authorities	1,521	1,521	631		1,128	1,128	433	
	Public sector entities	424	284	53		194	189	36	
	Multilateral Development Banks	99	99	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51,243	36,955	7,722		47,126	31,318	6,516	
	Corporates	6,813	2,975	1,705		1,728	1,957	828	
	of which: SME	19	11	10		7	1	4	
	Retail	572	555	349		6	3	2	
	of which: SME	389	388	234		1	1	1	
	Secured by mortgages on immovable property	149	148	52		137	135	47	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	9	13	1	0	0	0	0
	Items associated with particularly high risk	7	7	11		2	2	3	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	139	131	48		36	36	7	
Collective Investments Undertakings (CIU)	4	4	4		4	4	4		
Equity	3	3	3		3	3	3		
Other exposures	77	77	77		75	75	75		
Standardised Total <sup>2</sup>				48				43	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country exposure 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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	13,779	13,654	2		12,005	12,351	1	
	Regional governments or local authorities	1,677	2,235	447		1,461	1,977	356	
	Public sector entities	2,800	2,489	67		1,796	1,718	58	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,900	3,934	949		7,995	1,793	479	
	Corporates	5,278	4,230	3,703		4,786	3,650	3,438	
	of which: SME	55	46	38		52	41	34	
	Retail	72	68	42		7	5	4	
	of which: SME	63	62	40		2	1	1	
	Secured by mortgages on immovable property	184	183	65		196	196	69	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	206	141	200	24	180	135	192	23
	Items associated with particularly high risk	7	6	10		7	6	12	
	Covered bonds	21,112	21,112	2,337		21,173	21,173	2,343	
	Claims on institutions and corporates with a ST credit assessment	122	126	34		120	120	25	
Collective Investments Undertakings (CIU)	2	2	2		2	2	2		
Equity	0	0	0		0	0	0		
Other exposures	29	29	28		35	35	34		
Standardised Total <sup>2</sup>				31				39	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country exposure 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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	16	16	19		11	11	20	
	Regional governments or local authorities	7,447	7,447	1,514		8,005	8,005	1,634	
	Public sector entities	1,114	1,118	417		995	960	355	
	Multilateral Development Banks	13	13	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,849	3,384	1,278		3,512	3,664	809	
	Corporates	24,899	16,142	10,438		20,641	12,028	8,195	
	of which: SME	191	23	19		152	17	11	
	Retail	191	63	39		152	17	11	
	of which: SME	61	60	37		17	13	8	
	Secured by mortgages on immovable property	311	307	108		327	323	111	
	of which: SME	0	0	0		2	2	1	
	Exposures in default	59	43	50	13	42	30	30	10
	Items associated with particularly high risk	48	48	72		38	36	54	
	Covered bonds	339	339	34		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	32	29	13		26	26	26	
Collective Investments Undertakings (CIU)	1	1	1		0	0	0		
Equity	1	1	1		0	0	0		
Other exposures	88	88	88		51	51	51		
Standardised Total <sup>2</sup>				69				76	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of country exposure excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

All other banks

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
IRELAND	Central governments or central banks	209	209	2		117	117	1	
	Regional governments or local authorities	1	1	1		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	204	207	112		87	55	26	
	Corporates	2,430	1,463	1,456		1,287	1,055	1,062	
	of which: SME	436	303	267		371	268	240	
	Retail	206	203	200		1	1	1	
	of which: SME	290	289	204		0	0	0	
	Secured by mortgages on immovable property	78	76	55		85	83	60	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	16	22	14	31	10	11	17
	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	34	34	17		34	17	17		
Collective Investments Undertakings (CIU)	1	1	0		1	1	0		
Equity	1	1	1		1	1	1		
Other exposures	72	72	33		35	35	15		
Standardised Total <sup>2</sup>				22				21	

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

<sup>(2)</sup> 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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	3	3	3		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	545	624	0		63	69	0	
	International Organisations	81	81	0		0	0	0	
	Institutions	233	161	161		271	49	49	
	Corporates	16	31	24		47	45	45	
	of which: SME	0	0	0		0	0	0	
	Retail	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	1
	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	1	0		1	1	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				1	

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

<sup>(2)</sup> 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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SWEDEN	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	1,267	318	65		1,090	255	51	
	Corporates	332	211	208		202	168	168	
	of which: SME	13	12	9		9	7	7	
	Retail	13	12	7		12	7	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	31	31	4		2	2	0	
	Covered bonds	1	1	0		1	1	0	
Claims on institutions and corporates with a ST credit assessment	1	1	1		1	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 <sup>2</sup>				0				0	

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

<sup>(2)</sup> 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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
ITALY	Central governments or central banks	9,225	9,227	100		8,838	8,838	95	
	Regional governments or local authorities	6,838	7,214	1,513		6,813	6,863	1,355	
	Public sector entities	210	156	156		196	144	144	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	98	98	44		113	67	67	
	Corporates	3,868	2,778	2,761		3,802	3,126	3,011	
	of which: SME	47	25	20		29	4	3	
	Retail	46	46	27		46	27	1	
	of which: SME	46	45	25		1	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	43	43	65	30	42	47	76	23
	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	13	13	13		13	13	13		
Collective Investments Undertakings (CIU)	1	1	1		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	156	156	113		110	110	108		
Standardised Total <sup>2</sup>				31				43	

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

<sup>(2)</sup> 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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SWITZERLAND	Central governments or central banks	6,624	6,423	2		5,826	5,811	2	
	Regional governments or local authorities	277	2,243	1		0	3	1	
	Public sector entities	15	15	3		13	13	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,251	1,611	87		1,791	394	62	
	Corporates	701	516	577		577	464	439	
	of which: SME	41	17	13		17	11	11	
	Retail	138	114	81		12	20	15	
	of which: SME	98	98	69		3	3	3	
	Secured by mortgages on immovable property	32	31	11		30	29	20	
	of which: SME	2	2	2		2	2	0	
	Exposures in default	0	0	0	2	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	27	27	5		12	12	2		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	13	13	10		0	0	0		
Standardised Total <sup>2</sup>				2				1	

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

<sup>(2)</sup> 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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	7,628	7,628	13		7,686	7,686	11	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	254	254	0		0	0	0	
	International Organisations	1,882	1,882	0		0	0	0	
	Institutions	629	542	249		247	159	47	
	Corporates	3,866	2,644	2,644		2,687	2,294	2,324	
	of which: SME	0	0	0		12	0	0	
	Retail	0	0	0		1	1	1	
	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	3	2	4	0	3	2	4	0
	Items associated with particularly high risk	17	17	26		16	16	23	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	10	10	2		6	6	6		
Collective Investments Undertakings (CIU)	1	1	1		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	149	124	102		141	113	112		
Standardised Total <sup>2</sup>				3				2	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	141,997	241,120	1,951		68,839	69,474	177	
	Regional governments or local authorities	75,217	78,901	3,798		35,934	36,566	3,321	
	Public sector entities	60,225	50,093	2,367		6,673	5,401	1,711	
	Multilateral Development Banks	728	813	0		728	105	1	
	International Organisations	1,797	1,797	0		0	0	0	
	Institutions	31,111	60,890	6,014		64,995	55,176	3,826	
	Corporates	121,218	47,857	36,799		36,895	25,459	18,805	
	Retail	15,207	10,649	7,125		11,428	6,499	4,413	
	of which: SME	7,109	6,027	3,655		3,296	2,598	1,484	
	Secured by mortgages on immovable property	2,294	2,228	223		2,298	2,298	2,274	
	of which: SME	1,838	1,596	859		474	472	146	
	Exposures in default	2,668	1,303	1,667	830	1,123	622	740	453
	Items associated with particularly high risk	353	312	468		227	206	309	
	Covered bonds	2,228	2,228	223		228	228	22	
	Claims on institutions and corporates with a ST credit assessment	1,338	1,338	318		469	462	93	
	Collective investments undertakings (CIU)	38	38	43		42	42	53	
Equity	49	49	59		59	59	24		
Other exposures	5,566	5,566	1,120		1,207	1,207	1,040		
Standardised Total <sup>4</sup>	516,993	473,743	64,568	1,103	212,933	194,383	37,446	985	

(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 unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. There have been no other countries under the following risk. Countries of courtesy covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	905	1,293	0		76	220	0	
	Regional governments or local authorities	371	1,291	0		146	849	0	
	Public sector entities	2,459	1,419	74		1,174	389	74	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46,857	46,841	721		47,021	41,402	546	
	Corporates	8,799	8,799	4,171		8,264	6,453	4,246	
	Retail	2,720	1,470	1,171		1,841	1,107	878	
	of which: SME	9,927	6,402	4,347		9,495	6,155	4,181	
	Secured by mortgages on immovable property	4,062	2,836	1,836		3,076	2,437	1,392	
	of which: SME	433	431	123		370	368	107	
	Retail	216	70	87	102	214	194	62	90
	Items associated with particularly high risk	15	12	18		0	0	0	
	Covered bonds	33	33	4		13	13	0	
	Claims on institutions and corporates with a ST credit assessment	170	170	34		121	121	11	
	Collective investments undertakings (CIU)	32	32	33		33	33	33	
Equity	0	0	0		0	0	0		
Other exposures	72	72	55		73	73	68		
Standardised Total <sup>4</sup>	58,993	47,743	64,568	156	212,933	194,383	37,446	147	

(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 courtesy excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	240	403	0		227	270	0	
	Regional governments or local authorities	1,088	1,088	418		1,098	1,098	421	
	Public sector entities	174	174	36		169	164	34	
	Multilateral Development Banks	76	76	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,092	953	402		800	669	244	
	Corporates	6,473	2,514	1,321		1,754	1,855	817	
	Retail	88	86	52		12	11	3	
	of which: SME	565	548	343		6	3	2	
	Secured by mortgages on immovable property	388	388	222		1	1	1	
	of which: SME	9	9	2		8	8	8	
	Exposures in default	11	0	13	2	0	0	0	0
	Items associated with particularly high risk	2	2	3		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	13	13	13	10	13	13	10	10	

(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 courtesy excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	12,231	12,231	4		12,093	12,225	2	
	Regional governments or local authorities	1,451	1,900	380		1,343	1,770	354	
	Public sector entities	2,568	2,568	522		1,552	1,485	212	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,598	2,306	501		5,302	1,339	151	
	Corporates	1,681	1,170	2,088		1,478	1,457	2,115	
	Retail	29	18	15		29	17	14	
	of which: SME	88	86	52		1	1	3	
	Secured by mortgages on immovable property	2	2	2		1	1	1	
	of which: SME	155	130	184	22	134	108	152	22
	Exposures in default	11	11	13		11	11	11	
	Items associated with particularly high risk	297	296	39		223	223	22	
	Covered bonds	90	90	19		92	92	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	33	33	35		43	43	40		
Standardised Total <sup>4</sup>	30	30	30	26	30	30	26	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 courtesy excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	4	4	2		0	0	0	
	Regional governments or local authorities	6,824	6,824	1,389		5,664	5,664	1,153	
	Public sector entities	954	924	342		903	877	320	
	Multilateral Development Banks	13	13	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,048	1,798	440		1,202	1,294	648	
	Corporates	11,872	11,070	6,462		7,780	5,879	3,898	
	Retail	42	36	28		39	31	24	
	of which: SME	200	77	48		138	21	11	
	Secured by mortgages on immovable property	76	76	47		19	19	11	
	of which: SME	2	2	1		1	1	1	
	Exposures in default	0	0	0	10	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	292	292	29		29	29	2	
	Claims on institutions and corporates with a ST credit assessment	4	4	1		2	2	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	2	2	2		0	0	0		
Standardised Total <sup>4</sup>	70	70	70	49	70	70	49	49	

(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 courtesy excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
IRELAND	Central governments or central banks	68	68	1		1	1	1	1
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	239	239	111		64	64	32	32
	Corporates	2,091	1,390	1,349		2,053	1,068	1,085	1,085
	of which: SME	417	314	277		402	307	271	271
	Retail	298	283	282		3	3	4	4
	of which: SME	286	283	200		0	0	0	0
	Secured by mortgages on immovable property of which: SME	46	0	0		46	46	46	46
	Enclosures in default	39	17	19	10	32	10	12	10
	Items associated with particularly high risk	0	0	0		0	0	0	0
	Covered bonds	0	0	0		0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0		0	0	0	0	
Equity	0	0	0		0	0	0	0	
Other exposures	33	33	0		53	53	23	23	
<b>Standardised Total<sup>2</sup></b>				<b>24</b>				<b>22</b>	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	1	1	1		2,319	2,319	17	17
	Regional governments or local authorities	0	0	0		46	46	2	2
	Public sector entities	0	0	0		17	17	1	1
	Multilateral Development Banks	533	637	0		105	105	0	0
	International Organisations	58	58	0		0	0	0	0
	Institutions	1	1	0		2,038	2,038	402	402
	Corporates	311	311	311		5,051	2,243	1,943	1,943
	of which: SME	13	0	0		101	26	16	16
	Retail	0	0	0		1,541	1,541	112	112
	Secured by mortgages on immovable property of which: SME	0	0	0		29	13	0	0
	Enclosures in default	1	0	0	1	3,475	3,245	1,368	1,368
	Items associated with particularly high risk	62	62	94		79	67	100	100
	Covered bonds	0	0	0		103	103	10	10
	Claims on institutions and corporates with a ST credit assessment	49	49	11		65	65	19	19
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	0
Equity	0	0	0		59	59	23	23	
Other exposures	252	252	92		1,072	680	504	504	
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>415</b>	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SWEDEN	Central governments or central banks	32	32	0		0	0	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	239	239	48		88	88	30	30
	Corporates	945	99	93		151	41	37	37
	of which: SME	184	9	9		14	6	6	6
	Retail	13	13	8		1	0	0	0
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	0
	Enclosures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	2	0	0	0
	Covered bonds	0	0	0		1	1	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		103	103	10	10
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	0
Equity	0	0	0		0	0	0	0	
Other exposures	0	0	0		0	0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>1</b>	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
ITALY	Central governments or central banks	8,472	8,474	93		2,973	2,973	94	94
	Regional governments or local authorities	6,269	6,641	1,227		5,818	6,127	1,224	1,224
	Public sector entities	153	144	144		174	129	129	129
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	111	111	55		114	114	56	56
	Corporates	1,229	628	612		935	288	628	628
	of which: SME	42	15	11		32	4	3	3
	Retail	46	44	26		1	1	1	1
	Secured by mortgages on immovable property of which: SME	45	44	26		1	0	0	0
	Enclosures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	27	27	40	30	27	27	40	30
	Covered bonds	0	0	0		0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	0
Equity	0	0	0		0	0	0	0	
Other exposures	5	5	4		6	6	5	5	
<b>Standardised Total<sup>2</sup></b>				<b>30</b>				<b>50</b>	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SWITZERLAND	Central governments or central banks	2,877	2,863	2		3,664	3,659	2	2
	Regional governments or local authorities	228	232	46		0	0	1	1
	Public sector entities	13	13	2		12	12	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	3,263	3,263	663		223	223	628	628
	Corporates	300	191	164		178	151	123	123
	of which: SME	60	18	12		49	12	12	12
	Retail	144	120	88		45	21	15	15
	Secured by mortgages on immovable property of which: SME	103	103	72		3	3	3	3
	Enclosures in default	18	18	6		17	17	16	16
	Items associated with particularly high risk	1	1	0	2	1	1	0	0
	Covered bonds	0	0	0		0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0
	Collective Investments Undertakings (CIU)	25	25	5		3	3	1	1
Equity	0	0	0		0	0	0	0	
Other exposures	0	0	0		0	0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>2</b>				<b>0</b>	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	4,020	4,020	3		3,902	3,902	3	3
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	94	94	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	723	643	201		292	197	51	51
	Corporates	2,040	1,490	1,492		2,099	1,424	1,391	1,391
	of which: SME	1	1	1		4	4	4	4
	Retail	1	1	1		0	0	0	0
	Secured by mortgages on immovable property of which: SME	36	36	18		36	36	15	15
	Enclosures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	2	2	4	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	0
Equity	0	0	0		0	0	0	0	
Other exposures	25	25	25		29	29	29	29	
<b>Standardised Total<sup>2</sup></b>				<b>2</b>				<b>6</b>	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

All other banks

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	276,264	0	290,399	6,533	0	9	85,873	0	96,995	5,055	0	5
	Institutions	100,027	3	94,691	14,994	1	18	62,930	1	60,261	2,246	0	9
	Corporates	417,461	10,744	388,203	140,211	2,425	4,101	189,044	1,921	139,042	59,422	95	1,355
	Corporates - Of Which: Specialised Lending	48,565	951	46,095	16,194	225	323	25,544	123	23,771	11,467	0	80
	Corporates - Of Which: SME	95,808	3,387	91,809	26,762	863	1,019	22,983	310	16,423	5,946	0	268
	Retail	346,752	3,267	339,716	45,989	3,184	1,756	19,073	554	19,273	7,062	850	474
	Retail - Secured on real estate property	308,468	2,393	305,464	35,562	2,702	1,914	15,948	512	16,065	5,522	762	415
	Retail - Secured on real estate property - Of Which: SME	21,243	666	20,858	5,548	399	302	55	0	55	15	0	2
	Retail - Secured on real estate property - Of Which: non-SME	287,225	1,627	284,606	29,994	2,303	1,612	15,793	512	15,010	4,967	762	413
	Retail - Qualifying Revolving	517	9	329	168	4	6	511	31	331	174	4	6
	Retail - Other Retail	37,767	956	35,760	10,280	478	816	2,711	31	2,877	965	84	53
	Retail - Other Retail - Of Which: SME	30,010	886	27,669	2,956	388	676	471	15	637	430	17	16
	Retail - Other Retail - Of Which: non-SME	7,757	119	8,090	2,424	170	146	2,240	18	2,239	536	67	36
Equity	4,768	0	4,768	12,237	0	0	1,182	0	1,182	3,420	2,195	0	
Other non credit-obligation assets													
IRB Total <sup>3</sup>			234,069							83,298			

(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 unlike in the results prior to the 2015 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	76,396	0	79,205	2,177	0	1	50,090	0	52,711	2,319	0	1
	Institutions	0	14,109	0	0	0	0	0	0	0	0	0	0
	Corporates	100,143	1,122	74,397	35,429	3	739	95,408	1,046	71,994	29,383	0	679
	Corporates - Of Which: Specialised Lending	7,025	37	6,040	2,311	0	17	6,811	35	6,061	2,170	0	17
	Corporates - Of Which: SME	14,759	135	11,909	3,654	2	69	14,768	126	11,462	3,654	0	61
	Retail	2,763	65	2,590	563	29	34	87	0	87	13	1	0
	Retail - Secured on real estate property	224	3	221	42	10	10	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	2	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	218	3	217	40	10	10	5	0	5	2	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,539	62	2,367	521	19	32	82	0	82	11	0	0
	Retail - Other Retail - Of Which: SME	2,456	61	2,354	586	19	32	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	103	0	103	15	0	0	81	0	81	11	0	0
Equity	793	0	793	2,265	0	0	1,108	0	1,108	2,346	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	44,998	0	45,071	7	0	0	12,530	0	12,603	4	0	0
	Institutions	3,299	0	14,109	2,224	0	0	1,815	0	1,891	496	0	0
	Corporates	59,774	1,144	52,003	19,133	256	229	16,668	172	14,427	4,390	0	58
	Corporates - Of Which: Specialised Lending	5,807	100	5,620	3,720	6	14	4,789	79	4,664	3,368	0	11
	Corporates - Of Which: SME	10,084	67	10,084	3,261	21	76	0	0	0	0	0	0
	Retail	9,228	179	8,398	2,063	53	70	22	2	22	8	3	2
	Retail - Secured on real estate property	59	3	60	12	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	59	3	60	12	3	2	20	2	21	7	2	2
	Retail - Qualifying Revolving	0	0	0	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	9,168	176	8,337	2,051	50	68	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	8,072	164	7,245	1,829	46	63	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,096	12	1,092	222	4	5	1	0	1	1	0	0
Equity	623	0	623	1,735	0	0	38	0	38	83	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	2,076	0	2,043	157	0	0	768	0	1,311	140	0	0
	Institutions	12,919	0	12,904	1,800	0	1	13,149	0	13,131	937	0	1
	Corporates	5,134	195	5,022	2,704	57	65	1,732	1	1,570	693	0	9
	Corporates - Of Which: Specialised Lending	634	0	556	224	0	1	566	0	513	221	0	1
	Corporates - Of Which: SME	245	0	232	67	0	0	116	0	114	36	0	0
	Retail	2,112	83	1,942	406	24	41	8	0	7	4	0	0
	Retail - Secured on real estate property	64	1	64	8	1	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	3	1	3	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	61	1	61	7	1	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,047	81	1,778	398	23	40	3	0	3	3	0	0
	Retail - Other Retail - Of Which: SME	2,042	81	1,773	394	23	40	0	0	0	3	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	4	0	0	3	0	3	3	0	0
Equity	40	0	40	112	0	0	2	0	2	5	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	13,201	0	13,520	59	0	0	156	0	110	9	0	0
	Institutions	20,973	0	21,031	2,332	0	2	18,282	0	18,352	995	0	1
	Corporates	9,918	338	8,954	4,384	164	118	3,669	8	2,953	1,716	89	39
	Corporates - Of Which: Specialised Lending	2,206	5	2,227	1,141	0	19	2,497	5	2,052	1,048	0	19
	Corporates - Of Which: SME	299	10	274	94	2	5	12	2	11	18	0	3
	Retail	1,595	42	1,518	312	18	22	100	6	100	4	7	5
	Retail - Secured on real estate property	136	6	138	35	7	4	81	6	83	24	6	4
	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	135	6	137	34	7	4	81	6	83	24	6	4
	Retail - Qualifying Revolving	9	0	6	2	0	0	9	0	6	2	0	0
	Retail - Other Retail	1,450	35	1,374	276	11	18	11	0	11	20	8	0
	Retail - Other Retail - Of Which: SME	1,439	36	1,363	274	11	17	4	0	14	7	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	11	2	0	1	7	0	7	1	0	1
Equity	40	0	40	94	0	0	1	0	1	2	0	0	
Other non credit-obligation assets													
IRB Total													

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





All other banks

		IRB Approach												
		As of 31/03/2022					As of 30/06/2022							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which:				
										of which: defaulted	of which: defaulted			
(in EUR, %)		291,663	0	306,336	6,059	0	10	113,590	0	136,099	4,600	0	7	1,340
Central banks and central governments		96,739	1	91,666	12,106	0	32	74,074	1	73,834	7,707	0	29	0
Institutions		420,074	8,757	366,187	143,755	2,058	3,674	178,680	1,680	133,248	57,877	107	107	1,340
Corporates		51,959	509	48,256	17,212	113	284	26,169	122	23,854	11,663	0	114	114
Corporates - Of Which: Specialised Lending		91,916	2,570	91,311	25,853	652	886	17,534	258	13,331	4,574	0	143	143
Retail		318,094	2,962	310,533	42,956	2,733	1,670	14,438	799	14,748	6,385	1,112	394	394
Retail - Secured on real estate property		283,330	2,129	277,862	33,301	2,432	811	13,516	721	13,812	5,692	1,086	363	363
Retail - Secured on real estate property - Of Which: SME		18,792	265	18,417	4,869	96	256	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		364,538	1,864	259,445	28,432	2,337	555	13,516	721	13,812	5,692	1,086	363	363
Retail - Qualifying Revolving		503	10	312	177	4	6	491	11	294	182	4	7	7
Retail - Other Retail		34,430	835	32,588	9,479	296	852	431	27	642	512	22	28	28
Retail - Other Retail - Of Which: non-SME		30,294	756	27,866	7,880	249	783	307	19	518	381	19	15	15
Equity		4,166	79	4,492	1,589	47	69	124	9	128	130	3	9	9
Other non credit-obligation assets		5,379	0	5,123	12,614	0	0	1,234	0	1,234	1,454	0	0	0
IRB Total					232,366						80,598			

(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 unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure or top 10 countries ranked by original exposure, calculated end-of-fiscal-year.

		IRB Approach												
		As of 31/03/2022					As of 30/06/2022							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which:				
										of which: defaulted	of which: defaulted			
(in EUR, %)		75,993	0	75,744	2,176	0	1	68,089	0	70,022	2,098	0	1	12
Central banks and central governments		5,740	0	5,746	778	0	0	5,702	0	5,289	718	0	1	12
Institutions		101,288	1,049	77,024	31,849	3	1,074	98,004	965	74,291	30,613	0	1,015	1,015
Corporates		7,896	35	6,679	3,104	0	23	6,743	34	5,850	2,362	0	22	22
Corporates - Of Which: Specialised Lending		13,728	132	16,324	3,437	2	87	14,463	142	16,290	3,471	0	0	0
Retail		2,654	52	2,473	545	21	29	2	2	2	0	0	0	0
Retail - Secured on real estate property		196	2	196	27	6	1	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		6	0	6	2	0	0	0	0	0	0	0	0	0
Retail - Other Retail		190	2	189	35	6	1	2	2	2	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		2,457	50	2,277	508	15	28	0	0	0	0	0	0	0
Retail - Other Retail		2,458	49	2,276	507	15	28	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	0
Equity		1,172	0	1,022	2,398	0	0	937	0	937	1,837	0	0	0
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 31/03/2022					As of 30/06/2022							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which:				
										of which: defaulted	of which: defaulted			
(in EUR, %)		49,100	0	49,179	7	0	0	22,029	0	22,116	4	0	0	0
Central banks and central governments		2,875	0	2,875	1,328	0	0	2,869	0	2,792	869	0	1	1
Institutions		62,399	1,032	54,182	15,731	0	295	20,717	1,76	13,212	4,763	0	67	67
Corporates		6,164	96	5,969	3,946	6	52	5,810	81	5,546	3,629	0	51	51
Corporates - Of Which: Specialised Lending		10,832	132	10,812	3,231	0	109	54	41	108	54	0	0	0
Retail		9,672	250	8,831	2,336	75	23	20	3	21	7	4	2	2
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		53	3	54	10	4	2	19	3	21	7	4	2	2
Retail - Other Retail		1	0	1	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		9,617	247	8,776	2,316	70	251	0	0	0	0	0	0	0
Retail - Other Retail		8,417	224	7,576	2,012	63	244	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		1,200	23	1,200	209	7	7	0	0	0	0	0	0	0
Equity		705	0	705	1,908	0	0	64	0	64	174	0	0	0
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 31/03/2022					As of 30/06/2022							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which:				
										of which: defaulted	of which: defaulted			
(in EUR, %)		1,376	0	1,370	121	0	0	624	0	1,194	110	0	0	0
Central banks and central governments		21,294	0	21,307	1,189	0	1	18,201	0	18,855	965	0	0	0
Institutions		5,558	198	5,139	2,818	63	68	1,797	0	1,618	793	0	5	5
Corporates		783	0	626	262	0	11	583	0	541	268	0	11	11
Corporates - Of Which: Specialised Lending		234	0	226	55	0	0	78	0	78	15	0	0	0
Retail		2,105	70	1,896	396	20	43	3	0	3	1	0	0	0
Retail - Secured on real estate property		29	1	29	4	1	0	1	3	3	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		2	0	2	1	0	1	0	0	0	0	0	0	0
Retail - Other Retail		27	1	27	3	0	0	3	3	3	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		2,076	70	1,777	391	19	42	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		2,075	70	1,777	391	19	42	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		38	0	38	108	0	0	0	0	0	0	0	0	0
IRB Total														

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

		IRB Approach												
		As of 31/03/2022					As of 30/06/2022							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which:				
										of which: defaulted	of which: defaulted			
(in EUR, %)		10,323	0	10,512	59	0	0	20	0	99	8	0	0	0
Central banks and central governments		18,273	0	18,332	1,082	0	1	14,830	0	14,945	994	0	0	0
Institutions		15,071	237	13,869	6,853	175	123	3,333	8	2,276	1,660	97	34	34
Corporates		3,099	5	2,891	1,195	0	19	2,260	5	1,857	1,099	0	18	18
Corporates - Of Which: Specialised Lending		331	12	308	136	3	6	2	2	3	1	0	2	2
Retail		1,579	38	1,589	302	20	24	87	8	87	32	18	5	5
Retail - Secured on real estate property		128	8	130	35	11	4	75	8	78	24	10	4	4
Retail - Secured on real estate property - Of Which: SME		2	0	2	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		126	8	128	35	11	4	75	8	78	24	10	4	4
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		1,453	30	1,373	366	9	20	3	1	13	6	0	0	0
Retail - Other Retail - Of Which: non-SME		1,442	29	1,373	265	9	19	3	0	13	6	0	0	0
Equity		1	0	1	0	0	0	1	0	1	0	0	0	0
Other non credit-obligation assets		8	0	8	15	0	0	1	0	1	1	0	0	0
IRB Total														

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

All other banks

		IRB Approach															
		As of 31/03/2022						As of 30/06/2022									
		Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
IRELAND	Central banks and central governments	0	0	5,358	743	0	0	4,950	0	4,976	690	0	0	1			
	Institutions	253	0	229	100	0	0	167	0	130	49	0	0	0			
	Corporates	7,955	176	6,577	4,251	216	0	5,432	169	4,235	2,418	10	155				
	Corporates - Of Which: Specialised Lending	1,368	4	1,262	864	0	0	7	1,067	3	1,033	728	0	7			
	Corporates - Of Which: SME	1,118	91	1,027	779	0	0	125	1,025	85	1,082	763	0	82			
	Retail	14,909	841	15,176	6,545	1,231	387	14,286	743	14,584	6,331	1,091	385				
	Retail - Secured on real estate property	13,821	802	14,112	5,822	1,204	358	0	13,261	706	13,670	5,647	1,065	356			
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: non-SME	13,820	802	14,111	5,821	1,204	358	0	13,260	706	13,670	5,647	1,065	356			
	Retail - Qualifying Revolving	490	10	204	176	4	4	478	10	286	179	4	0	0			
Retail - Other Retail	587	29	740	549	23	23	427	27	628	505	22	23					
Retail - Other Retail - Of Which: SME	448	21	597	409	20	15	304	18	501	375	18	15					
Retail - Other Retail - Of Which: non-SME	139	8	143	149	3	8	123	9	127	130	3	8					
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total																	

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

		IRB Approach															
		As of 31/03/2022						As of 30/06/2022									
		Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
Other Countries	Central banks and central governments	0	0	4,525	97	0	1	1,673	0	1,709	46	0	0				
	Institutions	221	0	211	62	0	0	27	0	218	20	0	0				
	Corporates	264	0	213	137	0	0	270	0	218	40	0	0				
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0					
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0					
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0					
Equity	1	0	1	2	0	0	1	0	1	2	0	0					
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total																	

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

		IRB Approach															
		As of 31/03/2022						As of 30/06/2022									
		Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
SWEDEN	Central banks and central governments	1,856	0	15,575	744	0	0	2,762	0	13,889	614	0	0				
	Institutions	3,423	0	3,308	524	0	0	3,198	0	3,079	447	0	0				
	Corporates	10,947	11	9,993	4,969	1	13	10,880	8	9,164	5,009	11	0				
	Corporates - Of Which: Specialised Lending	0	0	403	192	2	0	0	198	119	0	0	0				
	Corporates - Of Which: SME	22	0	29	25	0	0	0	0	0	0	0	0				
	Retail	632	1	597	139	2	3	290	1	139	1	0	0				
	Retail - Secured on real estate property	4	0	4	0	0	0	1	0	1	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	0	0	0	1	0	1	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
Retail - Other Retail	628	1	593	139	2	3	289	1	139	1	0	0					
Retail - Other Retail - Of Which: SME	628	1	593	139	2	3	0	0	0	0	0	0					
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non credit-obligation assets	13	0	13	25	0	0	0	0	0	0	0	0					
IRB Total																	

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

		IRB Approach															
		As of 31/03/2022						As of 30/06/2022									
		Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
ITALY	Central banks and central governments	623	0	623	216	0	0	308	0	308	106	0	0				
	Institutions	192	0	158	145	0	0	34	0	33	23	0	0				
	Corporates	1,400	9	1,408	825	10	10	1,044	0	1,029	76	0	0				
	Corporates - Of Which: Specialised Lending	64	0	64	25	0	0	61	0	61	16	0	0				
	Corporates - Of Which: SME	139	5	117	67	2	2	1	0	1	0	0	0				
	Retail	1,370	54	1,316	497	17	45	1	0	1	0	0	0				
	Retail - Secured on real estate property	8	0	8	1	0	0	1	0	1	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	8	0	8	1	0	0	1	0	1	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
Retail - Other Retail	1,362	54	1,308	497	17	45	0	0	0	0	0	0					
Retail - Other Retail - Of Which: SME	1,362	54	1,308	497	17	45	0	0	0	0	0	0					
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0					
Equity	0	0	0	0	0	0	0	0	0	0	0	0					
Other non credit-obligation assets	10	0	10	24	0	0	0	0	0	0	0	0					
IRB Total																	

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

		IRB Approach															
		As of 31/03/2022						As of 30/06/2022									
		Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>a</sup>		Exposure Value <sup>b</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
SWITZERLAND	Central banks and central governments	98	0	1,291	0	0	0	300	0	465	0	0	0				
	Institutions	5,594	0	5,595	765	0	0	5,679	0	6,133	606	0	0				
	Corporates	8,402	14	6,416	2,249	2	11	3,713	2	2,546	1,078	0	4				
	Corporates - Of Which: Specialised Lending	39	0	39	7	0	0	24	0	24	6	0	0				
	Corporates - Of Which: SME	176	0	112	325	10	10	104	0	81	28	0	0				
	Retail	32	0	32	5	0	0	2	0	2	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	30	0	30	4	0	0	2	0	2	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</												











## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

All other banks

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		27	27	8	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		90	90	2	0	0	0	0	88	0	0	0	0	0	0	0
f 5Y - 10Y f		55	55	1	0	0	0	0	54	0	0	0	0	0	0	0
f 10Y - more	512	512	0	0	0	0	0	512	0	0	0	0	0	0	0	
<b>Total</b>	<b>685</b>	<b>684</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>672</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,761</b>	<b>0</b>	<b>0</b>
f 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		19	11	13	0	0	0	0	7	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		31	31	1	0	0	0	0	31	0	0	0	0	0	0	0
f 5Y - 10Y f		386	305	38	0	0	62	0	287	0	0	0	0	0	0	0
f 10Y - more	224	173	147	0	0	46	0	31	0	0	0	0	0	0	0	
<b>Total</b>	<b>661</b>	<b>521</b>	<b>198</b>	<b>0</b>	<b>0</b>	<b>108</b>	<b>0</b>	<b>355</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13</b>

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions 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

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

**Regions:**

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

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

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

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.

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP











**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

All other banks

As of 30/06/2022

(min EUR)		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
Total gross carrying amount of non-derivative financial assets																Total carrying amount of non-derivative financial assets (net of short positions)
	Japan	f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	35 142 71 0 0 0 2,341	35 142 71 0 0 0 2,341	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
	U.S.	f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	228 33 1 8 1 42 1,107	228 33 1 8 1 41 1,097	0 1 1 0 1 0 0	0 33 0 0 0 0 0	225 0 0 0 0 38 1,097	0 33 0 0 0 0 0	0 0 0 0 0 2 1	0 0 0 0 0 34 8	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
	China	f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more														
	Switzerland	f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
	Other advanced economies non EEA	f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	83 99 64 0 9 0 0	83 99 64 0 9 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	83 99 64 0 9 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	34		
	Other Central and eastern Europe countries non EEA	f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	1 0 0 23 0 0 0	1 0 0 23 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 23 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	6		
	Middle East	f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	0 345 0 3 100 8 0	0 345 0 3 100 8 0	0 153 0 3 5 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 192 0 0 95 0 0	0 0 0 0 0 0 0	0 0 0 0 0 2 0	0 0 0 0 0 31 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	41		
	Latin America and the Caribbean	f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	3 0 3 93 24 3 1,014	3 0 3 93 24 3 1,014	3 0 3 0 5 0 25	0 0 0 0 19 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 1,889	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	53		
	<b>Total</b>		<b>2,040</b>	<b>2,040</b>	<b>40</b>	<b>112</b>	<b>2,040</b>	<b>1,889</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,077</b>	<b>0</b>		

## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

All other banks

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		23	23	6	0	0	0	17	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		88	88	3	0	0	0	85	0	0	0	0	29	0	0	0	0
f 5Y - 10Y f		130	130	1	0	0	0	129	0	0	0	0	122	0	0	0	0
f 10Y - more		685	685	0	0	0	0	685	0	0	0	0	0	1,690	0	0	0
<b>Total</b>		<b>926</b>	<b>926</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>916</b>	<b>0</b>	<b>0</b>	<b>-82</b>	<b>0</b>	<b>1,842</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
	Others	40	238	0	0	0	0	238	8	8,173	-242	7,823	0	0	0	0	0
f 0 - 3M f		40	238	0	0	0	0	238	8	8,173	-242	7,823	0	0	0	0	0
f 3M - 1Y f		113	113	0	0	0	0	113	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		160	160	0	0	0	0	160	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		694	694	166	0	0	0	528	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		714	539	116	0	388	0	210	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		495	345	263	0	196	0	36	0	0	0	0	0	0	0	0	0
f 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>2,454</b>	<b>2,009</b>	<b>546</b>	<b>0</b>	<b>584</b>	<b>1,319</b>	<b>9</b>	<b>11,226</b>	<b>-322</b>	<b>10,256</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>108</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions 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

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

Regions:

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

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

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

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.

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
All other banks

	As of 30/09/2021										As of 31/12/2021									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>		On performing exposures <sup>3</sup>		On non-performing exposures <sup>3</sup>			Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>		On performing exposures <sup>3</sup>		On non-performing exposures <sup>3</sup>				
			Of which: defaulted		Of which Stage 3						Of which defaulted		Of which Stage 3							
<b>Cash balances at central banks and other demand deposits</b>	280,205	0	0	0	0	0	0	0	0	65,568	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	108,005	0	42	42	40	166	9	0	68,507	0	146	146	144	63	65	65	65	25	0	
Central banks	1,123	0	0	0	0	79	0	0	567	0	107	107	107	0	56	56	56	0	0	
General governments	52,584	0	0	0	0	29	0	0	28,940	0	0	0	0	18	0	0	0	0	0	
Credit institutions	32,505	0	0	0	0	3	0	0	25,043	0	0	0	0	2	0	0	0	0	0	
Other financial corporations	9,375	0	0	0	0	6	0	0	3,335	0	0	0	0	1	0	0	0	0	0	
Non-financial corporations	12,418	0	42	42	40	49	9	0	10,621	0	39	39	37	41	0	0	0	0	25	
<b>Loans and advances (including at amortised cost and fair value)</b>	896,245	1,197	15,152	14,675	14,677	2,457	4,120	4,086	7,539	239,086	233	2,521	2,512	2,352	1,197	952	934	962	0	
Central banks	2,336	0	0	0	0	0	0	0	1,527	0	0	0	0	0	0	0	0	0	0	
General governments	46,262	15	105	105	44	57	18	12	30,746	39	57	57	37	48	16	16	16	0	0	
Credit institutions	114,638	17	19	19	19	20	18	18	64,811	4	19	19	19	16	18	18	18	0	0	
Other financial corporations	68,689	12	732	732	704	56	137	134	30,433	28	68	68	67	32	19	19	19	46	0	
Non-financial corporations	344,189	924	11,787	11,637	11,408	2,022	3,569	3,550	93,457	132	2,175	2,173	2,039	989	821	809	840	840	0	
of which: small and medium-sized enterprises	138,763	483	5,195	5,079	5,039	795	1,220	1,205	22,961	23	744	742	701	189	255	246	246	410	0	
of which: Loans collateralised by commercial immovable property	156,400	142	4,736	4,642	4,638	287	629	626	3,238	25,123	40	785	785	785	138	270	270	428	0	
Households	300,151	224	2,469	2,181	2,409	302	378	371	1,893	18,112	29	204	196	191	112	80	78	74	74	
of which: Loans collateralised by residential immovable property	272,231	164	1,522	1,230	1,463	136	115	110	1,383	9,371	6	79	77	74	29	19	17	54	0	
of which: Credit for consumption	6,759	37	242	239	237	90	119	119	2,692	21	77	76	75	48	41	41	41	0	0	
<b>DEBT INSTRUMENTS other than MPT</b>	1,284,454	1,197	15,194	14,716	14,717	2,626	4,129	4,095	7,539	373,162	233	2,667	2,658	2,496	1,260	1,018	999	987	0	
<b>OFF-BALANCE SHEET EXPOSURES</b>	199,863		5,519	5,487	5,338	185	199	155	1,252	87,543		437	430	294	124	163	114	5	0	

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> 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 PFRDP framework (Annexes F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - 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 PFRDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
All other banks

	As of 31/03/2022										As of 30/06/2022												
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>						
	Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Of which performing but past due > 30 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Collaterals and financial guarantees received on non-performing exposures								
			Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted		Of which Stage 3				Of which: defaulted		Of which Stage 3							
<b>Cash balances at central banks and other demand deposits</b>	286,853	0	0	0	0	0	0	0	0	0	97,525	0	0	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	99,867	0	142	142	140	63	64	64	25	65,064	0	133	133	131	63	65	65	65	17	65	17	65	
Central banks	1,176	0	104	104	104	0	55	55	0	654	0	98	98	98	0	57	57	57	0	57	0	57	
General governments	45,894	0	0	0	0	39	0	0	0	25,413	0	0	0	0	25	0	0	0	0	25	0	0	
Credit institutions	30,572	0	0	0	0	4	0	0	0	25,357	0	0	0	0	2	0	0	0	0	2	0	0	
Other financial corporations	9,698	0	0	0	0	4	0	0	0	4,291	0	0	0	0	2	0	0	0	0	2	0	0	
Non-financial corporations	12,227	0	38	38	38	36	0	0	25	9,240	0	34	34	33	35	0	0	0	0	35	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	842,392	1,216	11,408	11,342	11,208	2,471	3,181	3,165	6,310	222,207	580	1,632	1,631	1,567	957	675	663	663	409	663	409	663	
Central banks	1,938	0	0	0	0	0	0	0	0	613	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	64,733	102	60	60	60	46	17	11	3	23,317	112	36	36	36	23	15	15	15	10	15	10	10	
Credit institutions	101,616	3	93	93	93	20	17	17	1	66,628	4	70	70	70	14	55	55	55	0	55	0	55	
Other financial corporations	58,327	11	539	538	527	47	129	129	115	27,332	21	20	20	20	38	10	10	10	9	10	9	10	
Non-financial corporations	345,508	805	9,061	9,027	8,933	2,128	2,813	2,804	4,715	88,795	425	1,408	1,408	1,365	827	559	554	554	307	554	307	554	
of which: small and medium-sized enterprises	133,181	438	3,141	3,109	3,100	938	786	779	2,338	26,059	10	230	230	226	132	77	77	77	119	77	119	119	
of which: Loans collateralised by commercial immovable property	105,700	176	3,446	3,435	3,416	248	542	543	2,456	25,851	6	375	375	356	121	113	113	113	127	113	127	127	
Households	269,786	295	1,729	1,698	1,688	231	205	203	1,477	15,522	19	95	95	94	55	35	35	35	41	35	41	41	
of which: Loans collateralised by residential immovable property	248,903	253	1,145	1,122	1,113	157	80	79	1,092	8,804	8	42	41	41	18	12	12	12	27	12	27	27	
of which: Credit for consumption	2,284	19	95	94	94	16	44	44	26	311	0	2	2	2	1	1	1	1	0	1	0	1	
<b>DEBT INSTRUMENTS other than HFT</b>	1,239,922	1,216	11,550	11,484	11,348	2,534	3,245	3,228	6,335	384,766	580	1,764	1,764	1,699	1,021	740	729	729	426	729	426	729	
<b>OFF-BALANCE SHEET EXPOSURES</b>	201,340		1,289	1,280	1,152	145	194	147	350	82,649		253	252	128	110	104	104	47	45	104	45	45	

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(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 PFRoP Annexes (Annexes F, 18.02 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRoP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2022 EU-wide Transparency Exercise

Forborne exposures

All other banks

	As of 30/09/2021						As of 31/12/2021					
	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 <sup>2</sup>		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 <sup>2</sup>		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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	11	0	0	0	0	0	7	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	11	0	0	0	0		7	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	18,267	8,405	1,946	1,805	12,614	4,396	3,085	1,294	522	452	1,810	556
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	169	73	15	14	103	39	101	33	14	13	42	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	396	262	35	34	165	90	86	61	14	14	68	43
Non-financial corporations	12,461	6,849	1,765	1,657	7,423	3,221	2,819	1,157	476	409	1,654	493
of which: small and medium-sized enterprises	5,966	2,919	476	437	4,557		1,072	391	141	120	799	
Households	5,242	1,220	131	100	4,922	1,047	79	43	18	17	46	20
<b>DEBT INSTRUMENTS other than HFT</b>	18,278	8,405	1,946	1,805	12,614		3,092	1,294	522	452	1,810	
<b>Loan commitments given</b>	1,052	306	40	27	260	11	198	47	29	18	1	1
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	106						112					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	459						461					

<sup>1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>2)</sup> 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 10 and 11 of Regulation (EU) 2021/451- 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.

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

## 2022 EU-wide Transparency Exercise

### Forborne exposures

All other banks

	As of 31/03/2022						As of 30/06/2022					
	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 <sup>2</sup>		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	7	0	0	0	0	0	4	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	7	0	0	0	0		4	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,397	6,213	1,355	1,283	10,605	3,528	1,881	658	263	252	1,081	176
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	111	33	13	13	57	0	80	32	13	12	32	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	391	204	30	28	101	40	36	11	2	2	34	9
Non-financial corporations	9,804	5,061	1,221	1,175	6,509	2,664	1,745	603	245	234	1,008	164
of which: small and medium-sized enterprises	4,792	1,866	302	270	4,210		569	55	19	14	493	
Households	4,092	915	91	68	3,938	824	20	11	3	3	8	2
DEBT INSTRUMENTS other than HFT	14,405	6,213	1,355	1,283	10,605		1,885	658	263	252	1,081	
Loan commitments given	933	221	33	22	236	37	248	47	22	14	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

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

**2022 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 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	68.385	3.433	3.383	68.344	669	0	709	58	56	705	41	0	69.585	2.692	2.684	69.545	689	0	130	3	3	130	2	0
B Mining and quarrying	1.026	73	68	1.026	73	0	360	49	49	360	13	0	1.058	20	20	1.058	9	0	406	0	0	406	1	0
C Manufacturing	48.695	2.329	2.322	48.987	1.836	5	16.906	540	537	16.901	706	5	49.204	1.894	1.883	49.179	1.851	5	16.546	942	542	16.541	698	5
D Electricity, gas, steam and air conditioning supply	12.255	258	254	12.189	160	1	6.332	131	131	6.285	107	0	12.407	148	147	12.359	103	0	6.468	96	96	6.420	83	0
E Water supply	2.936	75	75	2.932	23	0	978	19	19	974	4	0	2.921	75	75	2.917	10	0	2.354	10	10	2.345	2	0
F Construction	10.858	747	742	10.611	330	0	2.927	160	160	2.742	80	0	9.687	570	569	9.502	258	0	2.260	26	26	2.116	30	0
G Wholesale and retail trade	40.966	1.302	1.248	40.979	893	0	7.953	268	267	7.952	180	0	42.897	1.074	1.069	42.798	640	0	5.985	120	120	5.985	114	0
H Transport and storage	11.698	640	639	11.607	249	1	3.510	192	192	3.425	71	1	10.592	591	591	10.507	208	1	3.184	57	57	3.156	51	0
I Accommodation and food service activities	5.087	260	259	5.087	134	0	243	20	20	243	11	0	4.372	145	138	4.372	96	0	79	1	1	79	2	0
J Information and communication	4.976	45	45	4.976	80	0	2.885	39	39	2.885	37	0	4.812	37	37	4.812	53	0	2.926	9	9	2.926	13	0
K Financial and insurance activities	1.238	76	76	1.221	89	0	941	68	67	924	30	0	3.518	178	177	3.501	59	0	376	62	62	359	18	0
L Real estate activities	93.200	942	908	92.431	426	2	31.005	339	338	30.656	211	2	92.912	467	467	92.291	280	2	32.060	170	170	31.763	162	2
M Professional, scientific and technical activities	12.735	429	426	12.654	274	0	9.184	144	144	9.162	147	0	13.874	448	447	13.798	251	0	7.415	116	116	7.413	116	0
N Administrative and support service activities	9.029	326	325	8.812	221	0	5.237	63	63	5.065	105	0	9.287	255	254	9.122	201	0	5.246	52	52	5.090	126	0
O Public administration and defence, compulsory social security	183	39	39	181	17	0	177	39	39	175	13	0	169	39	39	167	13	0	153	38	38	151	13	0
P Education	907	15	15	907	12	0	192	2	2	192	1	0	938	13	13	928	11	0	198	0	0	198	1	0
Q Human health services and social work activities	10.643	173	172	10.518	190	0	1.615	67	67	1.512	23	0	10.817	212	211	10.461	87	0	1.618	62	62	1.537	27	0
R Arts, entertainment and recreation	1.807	132	132	1.806	63	0	310	17	17	310	13	0	1.710	110	110	1.710	49	0	324	1	1	324	2	0
S Other services	6.935	397	388	6.495	131	1	2.002	28	28	1.997	9	0	4.249	105	105	4.113	67	0	1.018	25	25	1.014	9	0
Loans and advances	341.189	11.297	11.027	341.964	5.582	9	93.457	2.175	2.170	92.476	1.802	8	345.208	9.061	9.027	344.051	4.932	8	88.725	1.408	1.408	88.004	1.379	7

<sup>(1)</sup> 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2022 EU-wide Transparency Exercise  
Collateral valuation – loans and advances  
All other banks

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Performing		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing		Non-performing		Unlikely to pay that are not past due or past due <= 90 days
	Of which past due > 30days <= 90 days					Of which past due > 30days <= 90 days					Of which past due > 30days <= 90 days					Of which past due > 30days <= 90 days				
Gross carrying amount	3,643	2,929	107	714	299	3,671	2,984	52	687	195	524	491	12	33	32	7,850	7,781	43	69	43
Of which secured	3,109	2,446	100	663	291	3,144	2,506	48	638	189	524	491	12	33	32	7,850	7,781	43	69	43
Of which secured with immovable property	1,847	1,427	42	420	174	1,971	1,542	42	428	140	117	112	0	6	5	3,615	3,590	8	24	18
Of which instruments with LTV higher than 60% and lower or equal to 80%	426	407		19	4	460	433		27	5	13	13		0	0	24	18		6	5
Of which instruments with LTV higher than 80% and lower or equal to 100%	251	196		55	3	264	204		60	6	1	1		0	0	3	2		0	0
Of which instruments with LTV higher than 100%	768	483		285	148	852	555		297	117	4	3		1	1	9	8		2	2
Accumulated impairment for secured assets	209	36	13	172	96	214	38	1	176	51	0	0	0	0	0	28	5	0	23	15
Collateral																				
Of which value capped at the value of exposure	2,718	2,244	86	473	195	2,741	2,297	46	444	137	0	0	0	0	0	5,836	5,836	0	0	0
Of which immovable property	1,370	1,122	19	248	75	1,424	1,178	38	246	60	0	0	0	0	0	3,188	3,188	0	0	0
Of which value above the cap	10,778	8,658	489	2,120	887	11,280	9,172	241	2,108	838	0	0	0	0	0	17,419	17,419	0	0	0
Of which immovable property	769	668	10	101	46	811	716	8	95	38	0	0	0	0	0	3,522	3,522	0	0	0
Financial guarantees received	81	79	1	2	1	92	89	1	3	1	0	0	0	0	0	57	57	0	0	0
Accumulated partial write-off	-34	-2	0	-32	-5	-35	-3	0	-32	-5	0	0	0	0	0	0	0	0	0	0

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