



2019 EU-wide Transparency Exercise

Bank Name	All other banks
LEI Code	XXXXXXXXXXXXXXXXXXXXXX
Country Code	OT

2019 EU-wide Transparency Exercise

Key Metrics

All other banks

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	235,557	193,208	237,304	168,014	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	235,173	192,836	237,240	167,949	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	256,039	207,879	258,976	182,583	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	255,655	207,507	258,911	182,519	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	296,270	244,479	309,369	215,448	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	295,888	244,107	309,305	215,384	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	1,378,021	1,084,356	1,359,433	1,027,797	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,377,404	1,083,732	1,359,369	1,027,729	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.09%	17.82%	17.46%	16.35%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.07%	17.79%	17.45%	16.34%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.58%	19.17%	19.05%	17.76%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.56%	19.15%	19.05%	17.76%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.50%	22.55%	22.76%	20.96%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.48%	22.52%	22.75%	20.96%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	4,701,696	3,500,769	4,623,131	3,225,595	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.45%	5.94%	5.60%	5.66%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

All other banks

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	256,039	207,879	258,964	182,583	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	251,994	207,210	256,146	182,474	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	4,701,696	3,500,769	4,623,131	3,225,595	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	4,701,647	3,500,735	4,623,096	3,225,534	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.4%	5.9%	5.6%	5.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.4%	5.9%	5.5%	5.7%	C 47.00 (r330,c010)	

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Capital

All other banks

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	296,270	244,479	309,369	215,448	C 01.00 (e10),e10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	235,557	193,208	237,304	168,014	C 01.00 (e20),e10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	95,583	82,147	92,614	62,559	C 01.00 (e30),e10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	118,753	84,101	122,112	85,049	C 01.00 (e130),e10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	333	1,159	596	921	C 01.00 (e180),e10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	30,401	33,782	32,091	31,424	C 01.00 (e200),e10)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	4,577	4,577	4,673	0	C 01.00 (e210),e10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	14	13	0	0	C 01.00 (e230),e10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4,414	-5,575	-5,282	-5,272	C 01.00 (e250),e10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,478	-2,494	-3,499	-2,495	C 01.00 (e300),e10) + C 01.00 (e340),e10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,400	-892	-568	-391	C 01.00 (e370),e10)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,815	-939	-2,237	-1,094	C 01.00 (e380),e10)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-2,526	-2,270	-2,448	-2,421	C 01.00 (e390),e10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (e430),e10)	Articles 4(122), 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 (e440),e10)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-175	-124	-117	-103	C 01.00 (e450),e10) + C 01.00 (e460),e10) + C 01.00 (e470),e10) + C 01.00 (e471),e10) + C 01.00 (e472),e10)	Articles 4(36), 36(1) point (a) (i) and 89 of CRR; Articles 36(1) point (a) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (a) (ii) and 37(2)(3) of CRR; Articles 36(1) point (a) (iv) and 153(8) of CRR and Articles 36(1) point (a) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-161	-112	-106	-78	C 01.00 (e460),e10)	Articles 36(1) point (a) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	-36	C 01.00 (e480),e10)	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	-189	-218	-190	-187	C 01.00 (e490),e10)	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	-395	-399	-391	0	C 01.00 (e500),e10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (e510),e10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-92	0	-92	0	C 01.00 (e524),e10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-29	-33	-22	-6	C 01.00 (e529),e10)	-
	A.1.21	Transitional adjustments	407	372	64	64	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (e220),e10)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (e240),e10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	407	372	64	64	C 01.00 (e520),e10)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,483	14,671	21,672	14,570	C 01.00 (e530),e10)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	16,846	14,331	18,852	14,483	C 01.00 (e540),e10) + C 01.00 (e670),e10)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (e720),e10)	
A.2.3	Other Additional Tier 1 Capital components and deductions	-2	42	42	-42	C 01.00 (e690),e10) + C 01.00 (e700),e10) + C 01.00 (e710),e10) + C 01.00 (e740),e10) + C 01.00 (e744),e10) + C 01.00 (e746),e10)		
A.2.4	Additional Tier 1 transitional adjustments	3,638	298	2,778	45	C 01.00 (e660),e10) + C 01.00 (e680),e10) + C 01.00 (e730),e10)		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	256,039	207,879	258,976	182,583	C 01.00 (e15),e10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	40,231	36,600	50,394	32,865	C 01.00 (e750),e10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	39,681	36,314	50,078	32,840	C 01.00 (e760),e10) + C 01.00 (e890),e10)		
A.4.2	Other Tier 2 Capital components and deductions	318	75	140	6	C 01.00 (e910),e10) + C 01.00 (e920),e10) + C 01.00 (e930),e10) + C 01.00 (e940),e10) + C 01.00 (e950),e10) + C 01.00 (e970),e10) + C 01.00 (e974),e10) + C 01.00 (e978),e10)		
A.4.3	Tier 2 transitional adjustments	232	212	176	19	C 01.00 (e880),e10) + C 01.00 (e900),e10) + C 01.00 (e960),e10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	1,378,021	1,084,356	1,359,433	1,027,797	C 02.00 (e10),e10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	12,568	937	64	68	C 05.01 (e10),e40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.09%	17.82%	17.46%	16.35%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.58%	19.17%	19.05%	17.76%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.50%	22.55%	22.76%	20.96%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	235,149	192,836	237,240	167,949	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.22%	17.80%	17.45%	16.34%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	384	372	64	64	C 05.01 (e440),e10)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (e440),e20)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-2	0	0	0	C 05.01 (e440),e30)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	618	624	64	68	C 05.01 (e440),e40)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

All other banks

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	408,490	216,528	413,825	156,548	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, s001)
Of which the standardised approach	204,721	150,076	178,678	79,044	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	18,312	19,676	32,329	25,849	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	159,516	43,128	174,283	46,032	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	12,404	3,254	13,202	4,543	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	406,234	368,368	392,490	373,483	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	95,885	89,021	88,651	79,901	C 02.00 (R640, c010)
Settlement risk	1,707	1,888	1,502	2,385	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	9,496	6,217	9,989	4,686	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	311,853	299,189	312,584	307,479	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	162,405	152,077	168,506	170,409	C 02.00 (R530, c010)
Of which IMA	149,448	147,112	143,428	136,287	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	18,141	15,794	14,050	12,819	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	28,378	14,226	20,964	16,865	C 02.00 (R680, c010)
Operational risk	110,979	83,531	113,094	81,898	C 02.00 (R590, c010)
Of which basic indicator approach	32,578	33,864	32,976	30,096	C 02.00 (R600, c010)
Of which standardised approach	36,109	33,292	37,733	35,326	C 02.00 (R610, c010)
Of which advanced measurement approach	42,292	16,376	42,386	16,476	C 02.00 (R620, c010)
Other risk exposure amounts	4,998	5,388	6,336	4,553	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	1,378,021	1,084,356	1,359,433	1,027,797	

2019 EU-wide Transparency Exercise

P&L All other banks

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	0	16,216	8,683	4,272
Of which debt securities income	0	1,367	298	78
Of which loans and advances income	0	9,513	6,536	3,777
Interest expenses	0	13,677	5,951	3,538
(Of which deposits expenses)	0	6,336	2,191	2,881
(Of which debt securities issued expenses)	0	2,956	2,081	258
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	42	2	1
Net Fee and commission income	0	1,935	864	703
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	0	-9	33	25
Gains or (-) losses on financial assets and liabilities held for trading, net	0	4,285	1,475	2,740
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	260	-150	-388
Gains or (-) losses from hedge accounting, net	0	-32	-9	-48
Exchange differences [gain or (-) loss], net	0	26	-84	11
Net other operating income /(expenses)	0	-118	158	30
TOTAL OPERATING INCOME, NET	0	8,926	5,022	3,808
(Administrative expenses)	0	6,125	3,238	2,720
(Depreciation)	0	251	169	116
Modification gains or (-) losses, net	0	-1	5	0
(Provisions or (-) reversal of provisions)	0	296	51	39
(Commitments and guarantees given)	0	-21	16	0
(Other provisions)	0	317	34	39
Of which pending legal issues and tax litigation ¹		47		
Of which restructuring ¹		21		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	96	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	599	252	174
(Financial assets at fair value through other comprehensive income)	0	132	80	0
(Financial assets at amortised cost)	0	242	171	174
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	313	77	93
(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	0	12	44	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	0	1,258	1,284	666
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	0	822	986	494
Profit or (-) loss after tax from discontinued operations	0	21	0	0
PROFIT OR (-) LOSS FOR THE YEAR	0	843	986	494
Of which attributable to owners of the parent	0	844	974	472

¹ Information available only as of end of the year

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

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

All other banks

ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					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		169,512				57,452				159,161				50,255									IAS 1.54 (i)
Financial assets held for trading		267,845	70,093	194,251	3,501	226,209	52,662	170,555	2,992	276,131	68,123	204,613	3,395	256,988	67,354	186,125	3,510						IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		78,015	22	75,860	2,133	84,770	13	83,922	835	79,019	15	76,958	2,046	84,228	14	83,356	857						IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		3,061	215	2,470	376	561	0	557	4	2,219	221	1,581	417	477	0	467	9						IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		38,315	33,535	3,435	1,346	9,959	9,200	0	759	37,371	32,544	3,911	915	9,657	9,355	0	302						IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		838,177				273,734				825,197				252,927									IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		15,184	0	13,698	1	4,387	0	2,021	0	15,219	0	14,371	0	1,166	0	1,166	0						IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		16,010				23				21,234				472									IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		256,884				233,685				105,798				3,527									
TOTAL ASSETS		1,725,557				890,780				1,521,349				659,696									IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References	
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment				
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	36,940	255	0	-4	-2	0	9,645	0	0	0	0	0	0	35,458	1,117	0	-3	-1	0	9,657	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	233	0	0	0	0	0	0	0	0	0	0	0	0	207	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	21,234	438	0	-3	-4	0	7,392	0	0	0	0	0	7,452	82	0	-1	-5	0	112	0	0	0	0	0	Annex V. Part 1.31, 44(b)	
	Loans and advances	732,646	67,110	23,786	-377	-460	-6,190	220,726	41,479	6,290	-101	-229	-1,821	742,754	60,507	18,866	-427	-525	-3,506	208,426	42,299	2,664	-107	-218	-249	Annex V. Part 1.32, 44(a)	

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

2019 EU-wide Transparency Exercise

Market Risk

All other banks

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	88,982	88,388	611	274	1,722	832							680	291	2,013	838								
Of which: General risk	35,021	36,702	474	203	1,194	554							557	205	1,727	624								
Of which: Specific risk	52,944	48,704	195	92	832	368							222	119	956	359								
Equities	34,271	28,046	461	271	1,205	645							509	236	1,165	617								
Of which: General risk	10,847	9,631	177	152	397	359							200	85	281	117								
Of which: Specific risk	20,356	15,581	306	126	844	297							341	165	896	514								
Foreign exchange risk	19,876	19,435	106	49	193	86							145	59	318	202								
Commodities risk	8,754	5,624	65	55	65	46							107	41	174	71								
Total	151,883	141,492	2,009	956	7,269	4,729	2,328	2,222	145	165	163	149,448	2,173	951	7,077	4,301	2,253	2,245	136	142	135	147,112		
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	92,354	85,692	797	312	2,354	771							747	288	2,407	893								
Of which: General risk	38,554	34,637	616	228	1,651	590							602	209	2,213	755								
Of which: Specific risk	50,783	49,768	259	122	838	369							256	131	930	359								
Equities	30,890	33,447	459	184	1,273	437							380	193	997	502								
Of which: General risk	9,489	8,679	129	60	234	107							134	89	259	176								
Of which: Specific risk	18,137	20,458	349	128	1,058	334							267	113	760	333								
Foreign exchange risk	22,806	24,772	142	73	325	114							122	50	281	175								
Commodities risk	7,039	4,931	130	46	197	58							106	44	187	92								
Total	153,089	148,843	1,957	781	6,776	3,821	2,424	2,373	142	99	120	143,428	1,668	667	6,675	4,268	2,266	2,242	144	118	131	136,287		

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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	260,290	336,091	26,159		184,891	167,494	20,560	
	Regional governments or local authorities	125,354	133,758	1,205		69,816	77,286	1,193	
	Public sector entities	96,080	46,740	2,623		45,719	43,731	2,663	
	Multilateral Development Banks	12,543	11,800	39		11,331	10,770	93	
	International Organisations	5,330	5,325	0		4,331	4,326	0	
	Institutions	572,364	498,000	99,441		511,230	455,394	89,615	
	Corporates	378,768	248,249	231,474		265,134	206,038	191,663	
	of which: SME	33,158	14,594	14,205		8,175	5,478	5,409	
	Retail	37,498	24,462	17,821		29,662	18,752	13,778	
	of which: SME	7,515	5,644	3,708		3,344	1,824	1,082	
	Secured by mortgages on immovable property	90,497	85,745	33,100		52,266	48,740	18,071	
	of which: SME	7,851	7,149	4,679		2,195	2,133	1,141	
	Exposures in default	7,951	5,145	6,183	2,388	4,243	2,706	3,374	1,240
	Items associated with particularly high risk	25,615	22,704	34,056		25,267	20,751	31,000	
	Covered bonds	17,752	17,751	1,940		17,022	17,021	1,886	
	Claims on institutions and corporates with a ST credit assessment	37,127	35,206	18,503		30,197	29,374	15,995	
Collective investments undertakings (CIU)	1	1	1		1	1	1		
Equity	3,241	3,236	6,412		3,461	3,321	6,617		
Other exposures	19,463	20,618	7,794		7,221	8,562	5,982		
Standardised Total²	1,689,873	1,494,831	486,752	3,387	1,261,792	1,114,269	402,492	2,023	

⁽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 previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	56,485	145,910	3,251		1,523	1,518	1	
	Regional governments or local authorities	56,247	54,763	0		1,099	1,099	0	
	Public sector entities	48,589	2,223	440		624	614	123	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11,921	6,516	1,504		5,568	4,798	1,200	
	Corporates	78,746	19,987	18,797		11,929	9,623	8,863	
	of which: SME	14,873	1,009	984		51	51	38	
	Retail	2,829	1,845	1,225		7	7	5	
	of which: SME	1,194	1,026	610		0	0	0	
	Secured by mortgages on immovable property	4,536	3,803	1,506		5	5	5	
	of which: SME	2,147	1,704	730		0	0	0	
	Exposures in default	452	305	345	124	38	37	39	1
	Items associated with particularly high risk	82	81	121		75	74	110	
	Covered bonds	1,388	1,388	143		394	394	50	
	Claims on institutions and corporates with a ST credit assessment	781	789	405		436	440	218	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	74	72	83		267	131	171		
Other exposures	11,119	11,119	318		0	0	0		
Standardised Total²	47	47	167	2	0	0	0	2	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	2,242	2,343	140		1,411	1,475	112	
	Regional governments or local authorities	1,088	1,079	355		1,033	1,025	345	
	Public sector entities	1,514	1,491	409		1,774	1,623	583	
	Multilateral Development Banks	327	327	0		313	313	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	93,969	84,628	23,389		91,588	85,201	21,654	
	Corporates	37,735	29,432	25,249		34,345	29,032	24,975	
	of which: SME	70	69	69		3	3	3	
	Retail	637	564	422		1	1	1	
	of which: SME	9	9	6		0	0	0	
	Secured by mortgages on immovable property	1,639	1,519	550		21	18	6	
	of which: SME	8	8	4		0	0	0	
	Exposures in default	18	17	19	0	1	1	0	0
	Items associated with particularly high risk	1,477	1,422	2,133		1,338	1,296	1,945	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	11,710	11,761	5,883		11,357	11,293	5,599	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	35	35	52		65	65	84		
Other exposures	1,173	1,172	1,228		853	853	873		
Standardised Total²	39	39	39	0	36	36	36	36	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	11,894	12,756	759		12,029	12,264	915	
	Regional governments or local authorities	32	32	6		38	38	8	
	Public sector entities	237	215	43		607	299	60	
	Multilateral Development Banks	132	132	0		146	146	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	139,395	130,152	13,712		117,950	110,762	9,727	
	Corporates	47,988	36,866	35,280		43,199	33,422	31,830	
	of which: SME	478	466	465		1	1	1	
	Retail	47	47	33		0	0	0	
	of which: SME	47	46	33		0	0	0	
	Secured by mortgages on immovable property	818	574	300		809	536	275	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	188	174	259	8	168	167	251	1
	Items associated with particularly high risk	1,605	1,603	2,404		1,174	1,171	1,633	
	Covered bonds	1,751	1,751	175		1,132	1,132	113	
	Claims on institutions and corporates with a ST credit assessment	6,484	6,094	2,634		3,892	3,967	2,022	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	283	283	306		224	224	242		
Other exposures	1,074	1,074	1,680		835	835	1,165		
Standardised Total²	22	22	22	11	11	11	11	11	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	56,480	56,931	6		43,208	43,525	6	
	Regional governments or local authorities	62,571	70,629	56		62,469	70,037	52	
	Public sector entities	38,864	36,928	262		36,125	35,392	254	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	149,671	139,732	26,282		140,694	132,324	26,389	
	Corporates	40,426	28,776	27,700		39,319	27,591	26,572	
	of which: SME	6,208	3,773	3,750		5,597	3,562	3,538	
	Retail	11,321	10,954	8,207		10,602	10,220	7,655	
	of which: SME	687	648	477		74	52	30	
	Secured by mortgages on immovable property	389	37	28		349	23	22	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	462	335	459	111	444	318	442	111
	Items associated with particularly high risk	444	434	651		383	373	560	
	Covered bonds	6,501	6,501	785		6,740	6,740	819	
	Claims on institutions and corporates with a ST credit assessment	2,646	2,192	1,301		1,848	1,453	1,107	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2,349	2,349	5,470		2,406	2,406	5,603		
Other exposures	1,782	1,782	700		1,827	1,827	692		
Standardised Total ²				652				650	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FRANCE	Central governments or central banks	13,146	13,292	4		10,647	10,584	11	
	Regional governments or local authorities	404	858	73		328	328	66	
	Public sector entities	478	297	25		430	375	68	
	Multilateral Development Banks	121	121	0		4	4	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	49,171	42,833	6,677		40,751	36,676	5,802	
	Corporates	17,719	11,280	9,153		12,502	9,594	7,812	
	of which: SME	324	315	301		19	19	19	
	Retail	55	54	32		1	1	0	
	of which: SME	54	54	32		0	0	0	
	Secured by mortgages on immovable property	66	12	7		63	9	6	
	of which: SME	5	0	0		0	0	0	
	Exposures in default	5	3	3	1	0	0	0	0
	Items associated with particularly high risk	35	11	16		15	7	10	
	Covered bonds	1,893	1,893	189		1,945	1,945	195	
	Claims on institutions and corporates with a ST credit assessment	5,222	4,164	2,085		3,316	2,894	1,448	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	5	5	5		0	0	0		
Standardised Total ²				3				2	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
JAPAN	Central governments or central banks	3,250	3,286	468		2,237	2,272	407	
	Regional governments or local authorities	177	177	89		184	184	92	
	Public sector entities	1	1	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25,003	16,418	5,541		22,913	15,600	4,945	
	Corporates	8,454	8,155	7,337		10,065	9,849	8,742	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	4	5	0	1	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2,834	2,862	1,415		2,959	2,979	1,468	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	13	13	13		12	12	12		
Other exposures	22	22	4		22	22	4		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
CAYMAN ISLANDS	Central governments or central banks	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	147	132	26		163	153	32	
	Corporates	18,640	15,146	15,058		16,301	13,250	13,112	
	of which: SME	72	72	72		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	136	135	135	0	140	140	140	0
	Items associated with particularly high risk	14,758	13,067	19,600		16,077	12,794	19,191	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	13	5	5		9	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	185	185	277		0	0	0		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	815	776	11		1,033	1,012	166	
	Regional governments or local authorities	213	1,384	40		81	81	16	
	Public sector entities	72	68	14		32	31	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	22	22	0		4	4	0	
	Institutions	15,305	9,085	2,541		12,339	7,464	1,913	
	Corporates	7,173	5,265	4,088		5,365	4,062	3,233	
	of which: SME	14	14	14		0	0	0	
	Retail	79	78	59		4	4	3	
	of which: SME	74	73	55		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	0	0	1	1	1	0
	Items associated with particularly high risk	194	194	291		75	75	108	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1,270	1,267	477		1,078	1,076	363	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
Standardised Total ²				2				1	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	645	645	0		983	983	0	
	Regional governments or local authorities	0	0	0		20	20	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	442	442	0		310	310	0	
	International Organisations	553	553	0		4	4	0	
	Institutions	2,448	1,544	410		2,915	2,105	548	
	Corporates	21,957	17,098	16,923		18,118	12,845	13,061	
	of which: SME	119	119	119		43	41	62	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	479	97	97		370	75	75	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	44	24	34	0	4	4	4	0
	Items associated with particularly high risk	530	493	740		570	529	794	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	174	173	36		169	170	38	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	3		0	0	0		
Other exposures	46	46	45		42	42	42		
Standardised Total ²				1				2	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
AUSTRALIA	Central governments or central banks	1,969	1,969	8		2,261	2,249	12	
	Regional governments or local authorities	0	0	0		1	1	0	
	Public sector entities	9	7	1		7	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,564	6,100	1,353		6,144	5,790	1,264	
	Corporates	2,078	1,335	1,319		1,790	1,309	1,267	
	of which: SME	44	44	42		0	0	0	
	Retail	169	155	111		0	0	0	
	of which: SME	58	58	37		0	0	0	
	Secured by mortgages on immovable property	84	71	34		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	0	0	0	0	0	0
	Items associated with particularly high risk	60	28	42		23	10	15	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	214	214	106		87	89	45	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	232,016	300,904	18,776		138,456	110,208	17,909	
	Regional governments or local authorities	126,366	137,116	999		2,582	2,211	451	
	Public sector entities	97,440	45,410	2,850		11,402	10,027	3,048	
	Multilateral Development Banks	13,154	12,345	100		4,904	4,398	51	
	International Organisations	4,987	4,970	0		1,028	1,023	0	
	Institutions	514,342	444,502	88,852		365,863	320,470	63,372	
	Corporates	359,351	239,693	225,185		242,908	189,376	178,375	
	of which: SME	22,131	6,538	6,404		365	274	235	
	Retail	31,585	20,694	15,310		15,746	5,952	4,464	
	of which: SME	3,759	3,609	2,496		0	0	0	
	Secured by mortgages on immovable property	57,912	53,305	20,221		49,272	45,266	17,038	
	of which: SME	3,849	3,472	1,715		1,139	1,103	754	
	Exposures in default	2,721	2,198	2,638	453	753	603	723	116
	Items associated with particularly high risk	22,372	19,507	29,260		19,464	17,485	26,319	
	Covered bonds	19,992	19,991	2,176		2,321	2,320	232	
	Claims on institutions and corporates with a ST credit assessment	44,259	43,446	22,923		31,688	31,808	17,236	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
Equity	2,956	2,951	6,282		403	399	463		
Other exposures	23,858	21,247	5,762		4,482	4,482	4,718		
Standardised Total²	1,553,313	1,368,281	441,336	917	891,274	746,030	334,401	342	

(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 previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	47,897	141,228	2,617		445	445	1	
	Regional governments or local authorities	56,759	57,604	0		0	0	0	
	Public sector entities	52,385	2,265	454		579	579	116	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,964	6,245	1,372		3,454	2,786	730	
	Corporates	79,498	21,858	20,365		11,427	10,179	9,857	
	of which: SME	14,257	822	801		0	0	0	
	Retail	2,364	1,577	1,655		0	0	0	
	of which: SME	917	794	468		0	0	0	
	Secured by mortgages on immovable property	4,203	3,657	1,456		307	222	110	
	of which: SME	1,855	1,519	659		0	0	0	
	Exposures in default	316	228	262	60	38	37	46	0
	Items associated with particularly high risk	495	240	360		137	136	205	
	Covered bonds	1,894	1,894	201		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	414	419	207		207	210	114	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	70	70	80		29	29	44		
Other exposures	14,664	14,664	383		11	11	14		
Standardised Total²				116				4	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	1,534	1,534	122		944	944	229	
	Regional governments or local authorities	1,048	1,048	355		471	464	93	
	Public sector entities	1,611	1,535	589		1,363	1,213	415	
	Multilateral Development Banks	304	304	0		309	309	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	86,311	79,371	20,715		77,911	72,474	21,405	
	Corporates	36,852	30,845	26,901		32,351	27,449	23,949	
	of which: SME	20	17	17		2	2	2	
	Retail	573	497	372		0	0	0	
	of which: SME	10	10	7		0	0	0	
	Secured by mortgages on immovable property	1,655	1,533	555		17	17	6	
	of which: SME	11	11	5		0	0	0	
	Exposures in default	21	21	26	0	1	1	1	0
	Items associated with particularly high risk	1,942	1,859	2,788		1,523	1,475	2,304	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	15,530	15,546	7,805		11,674	11,689	5,825	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	7	7	10		1	1	1		
Other exposures	817	817	781		425	425	416		
Standardised Total²				28				27	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	11,787	12,708	889		10,260	10,269	694	
	Regional governments or local authorities	44	44	9		52	45	9	
	Public sector entities	737	440	88		784	500	101	
	Multilateral Development Banks	208	208	0		185	185	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	110,887	101,340	9,409		95,196	87,726	8,499	
	Corporates	51,640	39,080	37,489		48,048	36,900	35,885	
	of which: SME	118	118	117		1	1	1	
	Retail	53	52	37		0	0	0	
	of which: SME	52	52	36		0	0	0	
	Secured by mortgages on immovable property	1,293	718	437		1,260	701	430	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	232	206	298	26	183	169	248	14
	Items associated with particularly high risk	1,084	1,075	1,612		997	984	1,476	
	Covered bonds	1,767	1,767	177		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	7,444	7,488	3,907		4,261	4,322	2,504	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	264	264	298		254	254	286		
Other exposures	3,409	819	1,017		1,205	1,205	1,551		
Standardised Total²				46				31	

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

All other banks

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	49,673	48,655	9		27,070	24,740	4	
	Regional governments or local authorities	64,712	72,268	55		412	494	7	
	Public sector entities	35,083	34,323	278		523	146	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	146,051	136,072	26,779		51,298	46,768	4,713	
	Corporates	40,507	29,027	27,705		8,265	7,281	6,722	
	of which: SME	4,897	2,872	2,849		0	0	0	
	Retail	10,886	10,546	7,901		0	0	0	
	of which: SME	557	543	398		0	0	0	
	Secured by mortgages on immovable property	1,429	1,338	475		103	12	11	
	of which: SME	771	771	269		0	0	0	
	Exposures in default	443	267	367	162	0	0	0	0
	Items associated with particularly high risk	243	238	356		24	24	35	
	Covered bonds	6,972	6,972	836		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2,683	2,359	1,383		690	712	559	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	2,482	2,482	5,748		0	0	0		
Other exposures	1,575	1,575	387		40	40	40		
Standardised Total ²				744				0	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
FRANCE	Central governments or central banks	9,478	9,429	10		4,676	4,620	14	
	Regional governments or local authorities	264	721	44		221	221	44	
	Public sector entities	632	576	79		430	375	89	
	Multilateral Development Banks	83	83	0		3	3	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45,518	36,016	5,883		38,790	34,324	5,625	
	Corporates	15,929	11,279	9,570		12,907	9,017	7,602	
	of which: SME	172	172	166		0	0	0	
	Retail	73	72	43		0	0	0	
	of which: SME	72	72	43		0	0	0	
	Secured by mortgages on immovable property	63	10	6		62	9	6	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	6	5	5	1	0	0	0	0
	Items associated with particularly high risk	3	3	5		3	3	4	
	Covered bonds	2,162	2,162	216		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	6,105	5,695	2,849		5,300	5,311	2,649	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	11	11	17		12	12	18		
Other exposures	1	1	1		24	24	24		
Standardised Total ²				14				8	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
JAPAN	Central governments or central banks	2,724	2,760	399		1,983	1,983	241	
	Regional governments or local authorities	186	186	93		4	4	1	
	Public sector entities	2	2	2		1	1	1	
	Multilateral Development Banks	0	0	0		1	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23,928	16,057	5,525		24,795	17,322	5,564	
	Corporates	9,339	9,165	8,123		9,837	9,447	8,546	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	2	0	1	1	2	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	3,301	3,322	1,670		2,971	3,024	1,515	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	10	10	10		9	9	9		
Other exposures	33	23	5		32	5	1		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
CAYMAN ISLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	18,691	14,792	14,703		22,124	18,021	17,914	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	146	143	143	0	144	95	95	0
	Items associated with particularly high risk	13,374	11,512	17,267		12,237	10,912	16,367	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	10	1	1		10	1	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

All other banks

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SWITZERLAND	Central governments or central banks	679	655	59		707	637	125	
	Regional governments or local authorities	124	2,215	48		0	0	0	
	Public sector entities	108	108	22		94	94	19	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	46	46	0		55	55	0	
	Institutions	9,255	6,588	1,636		6,756	6,312	1,700	
	Corporates	6,985	4,857	4,031		6,940	5,193	4,455	
	of which: SME	0	0	0		0	0	0	
	Retail	81	81	61		0	0	0	
	of which: SME	77	77	58		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	0	0	0	0
	Items associated with particularly high risk	63	63	95		73	73	110	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	1,863	1,857	689		1,254	1,252	457		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	7	7	7		7	7	7		
Other exposures	1	1	1		3	3	2		
Standardised Total ²				2				1	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	836	836	0		486	486	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	630	630	0		52	52	0	
	International Organisations	448	435	0		2	2	0	
	Institutions	2,492	1,673	594		1,977	1,157	279	
	Corporates	18,335	12,683	12,852		14,989	10,473	10,550	
	of which: SME	42	41	62		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	629	98	98		804	109	109	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	54	28	40	0	60	31	45	0
	Items associated with particularly high risk	497	483	724		473	450	675	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	172	171	38		347	348	72		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	12	12	18		13	13	19		
Other exposures	45	45	45		69	69	69		
Standardised Total ²				3				1	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
AUSTRALIA	Central governments or central banks	2,396	2,280	6		89	35	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	0	0		6	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,440	5,957	1,253		3,984	3,801	936	
	Corporates	2,166	1,384	1,353		2,587	1,779	1,747	
	of which: SME	57	57	55		0	0	0	
	Retail	142	129	94		0	0	0	
	of which: SME	41	40	28		0	0	0	
	Secured by mortgages on immovable property	86	72	35		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	0	0	0	0
	Items associated with particularly high risk	74	51	76		72	63	95	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	116	118	57		75	79	40		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

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

Credit Risk - IRB Approach

All other banks

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	168,164	2	169,127	9,823	1	2	83,979	0	86,931	8,339	0	0
	Institutions	195,066	465	159,723	69,453	37	52	160,077	3	134,555	59,561	0	0
	Corporates	409,566	11,703	357,807	160,024	3,254	2,705	197,820	518	154,524	90,163	2	229
	Corporates - Of Which: Specialised Lending	24,942	1,467	24,506	8,016	406	393	1,540	30	1,185	859	0	16
	Corporates - Of Which: SME	72,987	6,460	75,409	22,391	1,716	1,161	8,636	260	7,822	5,326	0	138
	Retail	401,013	3,527	400,899	59,038	1,350	1,385	136,677	624	140,829	17,194	1,134	89
	Retail - Secured on real estate property	366,623	2,481	368,122	49,486	1,081	727	134,743	605	138,949	16,714	1,120	75
	Retail - Secured on real estate property - Of Which: SME	20,982	1,566	20,993	6,860	393	394	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	345,641	916	347,130	42,626	688	332	134,743	605	138,949	16,714	1,120	75
	Retail - Qualifying Revolving	1,931	0	1,907	451	0	6	1,858	11	1,805	414	7	9
	Retail - Other Retail	32,458	1,045	30,870	9,101	269	652	75	8	75	65	7	4
	Retail - Other Retail - Of Which: SME	27,224	955	25,395	7,266	260	561	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5,234	90	5,475	1,834	8	91	75	8	75	65	7	4
Equity	4,720	20	4,720	12,511	73		1,028	16	1,028	3,202	58		
Other non credit-obligation assets										395			
IRB Total ²				324,389						178,853			

(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 previous Transparency exercises' results.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments	70,080	0	69,687	25	0	0	206	0	181	10	0	0
	Institutions	14,943	442	6,897	1,882	36	30	2,124	0	1,745	651	0	0
	Corporates	106,029	8,798	100,094	39,465	2,372	1,888	8,887	0	6,571	4,129	0	1
	Corporates - Of Which: Specialised Lending	17,367	1,415	17,439	4,197	390	358	0	0	0	0	0	0
	Corporates - Of Which: SME	42,005	6,379	42,183	13,316	1,696	1,114	0	0	0	0	0	0
	Retail	275,753	3,173	273,136	42,437	1,236	1,150	0	0	0	0	0	0
	Retail - Secured on real estate property	262,683	2,477	259,976	38,225	1,067	680	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	20,982	1,566	20,987	6,858	393	394	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	241,700	912	238,990	31,367	674	285	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,070	696	13,160	4,211	169	470	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	8,520	612	8,379	2,612	162	387	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4,550	84	4,781	1,600	7	83	0	0	0	0	0	0
Equity	2,786	0	2,786	7,044	0	0	8	0	8	27	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 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments	6,727	0	6,474	58	0	0	346	0	545	29	0	0
	Institutions	55,168	0	45,946	10,848	0	0	49,976	0	42,957	9,628	0	0
	Corporates	81,446	955	71,346	27,819	288	78	34,702	4	26,720	10,564	0	0
	Corporates - Of Which: Specialised Lending	3,925	21	4,020	2,007	6	4	46	0	44	30	0	0
	Corporates - Of Which: SME	10,690	40	10,715	3,943	12	19	0	0	0	0	0	0
	Retail	8,285	94	7,277	1,943	26	49	0	0	0	0	0	0
	Retail - Secured on real estate property	4	0	8	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	8	1	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,281	94	7,269	1,942	26	49	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	7,702	89	6,691	1,812	24	46	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	579	5	578	130	2	3	0	0	0	0	0	0
Equity	550	0	550	1,624	1	0	379	0	379	1,134	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 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	15,251	0	14,782	1,753	0	0	6,671	0	6,407	1,327	0	0
	Institutions	16,543	0	15,089	7,400	0	0	13,772	0	11,917	6,372	0	0
	Corporates	36,508	21	29,672	12,275	5	9	30,395	4	23,904	9,624	4	6
	Corporates - Of Which: Specialised Lending	426	0	325	164	0	0	96	0	66	66	0	0
	Corporates - Of Which: SME	162	14	136	49	1	0	0	0	0	0	0	0
	Retail	1,354	17	1,273	263	7	7	0	0	0	0	0	0
	Retail - Secured on real estate property	14	1	16	4	2	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	14	1	16	4	2	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	1,340	16	1,257	259	5	7	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,340	16	1,256	258	5	6	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	1	0	0	0	0	0	0	0	0	0
Equity	214	3	214	639	10	0	183	1	183	586	4	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 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	21,100	0	15,713	1,791	0	0	41,216	0	37,302	2,049	0	0
	Institutions	13,382	0	8,400	4,431	0	0	13,179	0	7,794	4,094	0	0
	Corporates	8,633	40	7,360	3,066	13	12	7,955	9	6,796	2,947	0	1
	Corporates - Of Which: Specialised Lending	326	8	316	141	3	4	0	0	0	0	0	0
	Corporates - Of Which: SME	60	1	70	15	3	0	0	0	0	0	0	0
	Retail	1,753	35	1,800	463	13	11	0	0	0	0	0	0
	Retail - Secured on real estate property	12	0	151	24	3	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	2	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	149	24	3	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	1,741	35	1,649	439	10	11	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,739	35	1,644	437	10	11	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	6	2	0	0	0	0	0	0	0	0
Equity	43	0	43	129	0	0	37	0	37	107	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).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

All other banks

		IRB Approach				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
Consolidated data	Central banks and central governments	173,238	0	178,707	10,145	0	91,515	0	9,743
	Institutions	194,398	478	165,690	69,965	39	166,180	5	142,162
	Corporates	436,675	11,708	384,875	187,570	3,171	217,630	529	170,371
	Corporates - Of Which: Specialised Lending	29,764	1,166	27,779	10,321	323	217	6,535	4
	Corporates - Of Which: SME	81,954	6,345	83,881	28,931	1,544	1,258	8,685	171
	Retail	438,594	4,045	438,622	66,056	2,463	1,298	138,186	607
	Retail - Secured on real estate property	403,508	2,958	405,276	56,182	2,175	696	136,432	599
	Retail - Secured on real estate property - Of Which: SME	20,676	1,575	20,688	6,794	396	360	0	0
	Retail - Secured on real estate property - Of Which: non-SME	382,832	1,383	384,588	49,388	1,779	336	136,432	599
	Retail - Qualifying Revolving	1,894	10	1,839	417	7	9	1,752	7
	Retail - Other Retail	33,192	1,077	31,507	9,457	281	593	1	1
	Retail - Other Retail - Of Which: SME	28,062	977	26,127	7,607	266	529	0	0
	Retail - Other Retail - Of Which: non-SME	5,130	100	5,380	1,850	15	64	1	1
	Equity	4,921	16	4,921	13,142	58	1,282	14	1,282
Other non credit-obligation assets									
IRB Total ²				362,211				192,048	

(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 previous Transparency exercises' results.

		IRB Approach				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
NETHERLANDS	Central banks and central governments	62,171	0	61,863	112	0	50	0	25
	Institutions	15,138	454	7,480	2,065	39	2,779	0	2,402
	Corporates	105,326	8,125	98,653	41,241	2,120	9,181	0	7,089
	Corporates - Of Which: Specialised Lending	17,945	1,103	17,183	3,636	308	161	0	0
	Corporates - Of Which: SME	41,285	6,040	41,247	13,944	1,527	1,059	0	0
	Retail	274,480	3,016	272,399	42,650	1,188	1,015	0	0
	Retail - Secured on real estate property	261,544	2,335	259,362	38,310	1,024	616	0	0
	Retail - Secured on real estate property - Of Which: SME	20,676	1,575	20,688	6,794	396	360	0	0
	Retail - Secured on real estate property - Of Which: non-SME	240,869	760	238,674	31,516	628	255	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	12,936	682	13,037	4,339	164	399	0	0
	Retail - Other Retail - Of Which: SME	8,487	596	8,338	2,682	158	341	0	0
	Retail - Other Retail - Of Which: non-SME	4,448	86	4,699	1,658	6	58	0	0
	Equity	2,825	0	2,825	7,223	0	16	0	16
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				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
UNITED STATES	Central banks and central governments	11,161	0	11,400	83	0	684	0	904
	Institutions	49,761	0	44,142	10,429	0	50,034	0	43,445
	Corporates	79,052	1,006	67,546	27,949	339	36,060	4	26,481
	Corporates - Of Which: Specialised Lending	3,867	14	3,896	2,057	5	46	0	31
	Corporates - Of Which: SME	10,917	17	10,969	4,205	5	28	0	0
	Retail	8,410	128	7,365	1,992	35	55	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,406	128	7,360	1,991	35	55	0	0
	Retail - Other Retail - Of Which: SME	7,801	120	6,757	1,860	33	52	0	0
	Retail - Other Retail - Of Which: non-SME	605	8	603	131	3	3	0	0
	Equity	653	0	653	1,889	0	508	0	508
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				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
UNITED KINGDOM	Central banks and central governments	22,471	0	22,411	1,384	0	13,183	0	12,999
	Institutions	16,303	0	15,280	7,231	0	13,103	0	11,239
	Corporates	43,209	49	35,863	17,901	9	36,736	16	29,224
	Corporates - Of Which: Specialised Lending	298	0	250	135	0	100	0	100
	Corporates - Of Which: SME	165	15	155	54	4	2	0	0
	Retail	1,394	19	1,309	270	6	7	0	0
	Retail - Secured on real estate property	11	0	11	3	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	3	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,383	19	1,298	267	6	7	0	0
	Retail - Other Retail - Of Which: SME	1,383	19	1,298	267	6	7	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	245	1	245	725	4	112	1	112
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				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
GERMANY	Central banks and central governments	14,864	0	11,017	1,069	0	23,332	0	18,939
	Institutions	13,995	0	8,223	4,207	0	12,978	0	6,821
	Corporates	10,676	76	9,438	4,191	18	10,112	9	7,876
	Corporates - Of Which: Specialised Lending	325	8	306	149	2	0	0	0
	Corporates - Of Which: SME	69	13	69	13	3	1	0	0
	Retail	2,022	49	1,913	487	15	14	0	0
	Retail - Secured on real estate property	9	0	9	2	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	2	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,013	49	1,904	485	14	14	0	0
	Retail - Other Retail - Of Which: SME	2,011	48	1,902	484	14	14	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	0	0
	Equity	57	0	57	170	0	44	0	44
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).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
All other banks

		IRB Approach									
		As of 31/03/2019				As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	21,658	0	23,357	740	0	27,412	0	29,058	837	0
	Institutions	10,353	0	8,515	3,100	0	8,501	0	6,434	2,329	0
	Corporates	13,575	26	10,243	6,414	8	11,610	0	8,391	4,901	0
	Corporates - Of Which: Specialised Lending	23	0	24	20	0	0	0	0	0	0
	Corporates - Of Which: SME	95	2	77	51	1	1	0	0	0	0
	Retail	1,710	61	1,548	336	17	32	0	0	0	0
	Retail - Secured on real estate property	3	0	3	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
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,707	61	1,545	335	17	32	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,707	61	1,545	335	17	32	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	64	0	64	201	0	29	0	29	84	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 31/03/2019				As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
JAPAN	Central banks and central governments	223	0	495	30	0	227	0	486	31	0
	Institutions	15,651	0	17,292	3,358	0	16,016	0	17,421	3,266	0
	Corporates	3,760	0	4,918	1,182	0	3,611	0	4,761	1,030	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	5	0	5	14	0	5	0	5	15	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 31/03/2019				As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CAYMAN ISLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,635	0	1,524	2,043	0	1,591	0	1,465	1,951	0
	Corporates	20,061	18	14,468	15,868	0	18,555	14	12,867	13,349	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	40	0	40	131	0	78	0	78	262	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 31/03/2019				As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWITZERLAND	Central banks and central governments	6,637	0	6,650	16	0	763	0	747	24	0
	Institutions	13,419	0	13,224	4,334	0	10,235	0	10,012	2,510	0
	Corporates	7,869	0	6,203	1,794	0	3,530	28	2,480	826	0
	Corporates - Of Which: Specialised Lending	5	0	5	1	0	0	0	0	0	0
	Corporates - Of Which: SME	23	0	23	7	0	0	0	0	0	0
	Retail	4	0	4	1	0	0	0	0	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	23	0	23	69	0	199	0	199	577	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 31/03/2019				As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
LUXEMBOURG	Central banks and central governments	592	0	605	65	0	688	0	704	86	0
	Institutions	3,050	0	3,010	1,420	0	2,244	0	2,206	1,184	0
	Corporates	11,555	34	9,563	8,573	10	11	10,447	8,253	8,135	0
	Corporates - Of Which: Specialised Lending	401	19	345	104	5	2	0	0	0	0
	Corporates - Of Which: SME	23	0	24	28	0	0	0	0	0	0
	Retail	9	0	8	3	0	0	0	0	0	0
	Retail - Secured on real estate property	1	0	1	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
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	7	3	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	9	0	7	3	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	122	0	122	261	0	18	0	18	65	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 31/03/2019				As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
AUSTRALIA	Central banks and central governments	1,025	0	1,006	3	0	122	0	96	4	0
	Institutions	6,003	0	5,881	2,064	0	5,961	0	5,737	1,901	0
	Corporates	20,641	328	22,134	5,395	123	61	2,602	2,309	954	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,155	0	14,083	2,796	0	8	0	0	0	0
	Retail	850	6	788	279	2	7	0	0	0	0
	Retail - Secured on real estate property	1	0	1	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
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	849	6	787	279	2	7	0	0	0	0
	Retail - Other Retail - Of Which: SME	849	6	787	279	2	7	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	15	0	15	28	0	2	0	2	6	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).

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 31/12/2018

		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
									Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Austria	144	144	33	0	0	1	3	124	1	266	0	0	57		
[3M - 1Y [		404	403	52	0	0	0	9	344	126	1,059	0	0	
[1Y - 2Y [		672	672	584	0	0	0	24	3,800	10	149	0	0	
[2Y - 3Y [		185	185	0	0	0	0	7	123	0	31	0	0	
[3Y - 5Y [		448	313	658	0	0	0	38	282	-2	10	0	0	
[5Y - 10Y [		952	885	757	0	0	0	160	1,193	7	87	0	0	
[10Y - more		803	750	517	0	0	33	119	855	198	312	0	0			
Total		3,607	3,352	2,602	0	34	360	6,721	341	1,914	0	0				
[0 - 3M [Belgium	164	164	131	0	75	4	2	88	0	76	0	0	55		
[3M - 1Y [		992	982	1,088	0	0	0	0	62	0	7	0	0	
[1Y - 2Y [		59	59	91	0	0	0	0	28	1	80	0	0	
[2Y - 3Y [		119	119	150	0	0	0	0	0	0	4	0	0	
[3Y - 5Y [		120	100	137	0	0	0	0	2	1	22	0	0	
[5Y - 10Y [		1,571	1,385	1,336	0	0	0	2	20	15	147	0	0	
[10Y - more		1,836	1,620	1,549	0	0	379	140	378	9	542	0	0			
Total		4,862	4,428	4,482	0	75	383	144	579	26	879	0	0			
[0 - 3M [Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	1	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		1	1	1	0	0	0	0	3	0	1	0	0			
[0 - 3M [Cyprus	1	1	1	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		24	21	24	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		36	31	36	0	0	0	0	0	0	0	0	0			
[0 - 3M [Czech Republic	0	0	0	0	0	0	0	0	0	4	0	0	8		
[3M - 1Y [		1	1	1	0	0	0	0	0	26	9	0	0	
[1Y - 2Y [		63	63	70	0	0	0	0	0	9	5	0	0	
[2Y - 3Y [		90	90	70	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		28	28	28	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		25	25	25	0	0	0	0	0	0	0	0	0	
[10Y - more		27	27	27	0	0	0	0	16	243	0	0	0			
Total		233	233	221	0	0	0	16	278	0	18	0	0			
[0 - 3M [Denmark	259	260	51	0	3	85	1,985	9	772	0	0	0	1		
[3M - 1Y [		543	543	3	0	0	0	32	2,348	7	1,037	0	0	
[1Y - 2Y [		1	1	1	0	0	0	99	1,214	-8	3,884	0	0	
[2Y - 3Y [		74	74	31	0	0	0	90	776	-51	355	0	0	
[3Y - 5Y [		61	61	50	0	0	0	61	2,455	9	1,388	0	0	
[5Y - 10Y [		79	79	79	0	0	0	84	1,302	31	1,900	0	0	
[10Y - more		30	30	30	0	0	1	369	5,240	868	4,456	0	0			
Total		1,048	1,049	245	0	4	819	15,321	865	13,803	0	0				
[0 - 3M [Estonia	0	0	0	0	0	0	0	0	0	0	0	0	1		
[3M - 1Y [		0	0	0	0	0	0	0	2	0	2	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	4	0	0	0	4	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		4	0	0	0	0	0	0	0	0	0	0	0			
Total		4	4	0	0	0	4	2	0	2	0	0				

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 31/12/2018

Residual Maturity	Country / Region	(mln EUR)														Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [	Finland	20	19	11	0	0	14	255	4,443	83	4,360	0	0		
[3M - 1Y [		36	33	36	0	0	0	221	4,028	-127	2,105	0	0		
[1Y - 2Y [		174	171	226	0	0	0	283	2,044	88	1,429	0	0		
[2Y - 3Y [		171	170	11	0	0	0	21	1,646	9	1,922	0	0		
[3Y - 5Y [		356	323	0	0	0	0	384	2,804	-65	442	0	0		
[5Y - 10Y [		862	790	0	0	0	11	71	2,027	51	1,888	0	0		
[10Y - more		603	569	697	0	0	13	67	2,192	17	2,230	0	0			
Total		2,222	2,031	2,149	0	0	37	1,303	19,184	55	14,376	0	0	0	65	
[0 - 3M [France	1,338	1,120	1,577	0	350	70	30	2,204	59	4,857	0	0		
[3M - 1Y [1,174	669	1,242	0	0	0	136	4,701	99	2,528	0	0		
[1Y - 2Y [	722		376	510	0	0	0	52	951	63	1,377	0	0		
[2Y - 3Y [	928		350	864	0	0	0	38	1,166	63	597	0	0		
[3Y - 5Y [	1,231		561	1,391	0	0	0	130	2,242	39	705	61	0		
[5Y - 10Y [	5,917		3,561	5,152	0	0	73	173	2,845	119	1,266	0	0		
[10Y - more	5,641		4,823	4,608	0	0	81	543	1,808	139	2,149	0	0			
Total	16,952		11,460	15,344	0	350	224	1,101	15,917	581	13,480	61	0	0	229	
[0 - 3M [Germany		6,299	6,058	785	0	250	131	0	8,773	313	12,084	207	0		
[3M - 1Y [8,216	7,814	8,114	0	110	2,052	1,200	61,607	848	27,786	2,026	0		
[1Y - 2Y [		7,550	6,608	1,281	0	0	0	550	17,806	575	14,269	26	0		
[2Y - 3Y [		5,321	736	0	0	32	39	345	7,195	519	6,541	5	0		
[3Y - 5Y [		7,300	6,398	1,422	0	89	0	791	18,326	382	6,567	7	0		
[5Y - 10Y [		17,597	15,539	4,075	0	156	0	1,113	13,411	1,330	11,673	89	0		
[10Y - more		29,527	28,724	3,875	0	438	0	7,298	21,734	2,934	15,497	13	0			
Total		81,811	76,344	13,986	0	637	3,859	11,430	148,852	6,901	94,418	2,373	0	0	513	
[0 - 3M [Croatia	0	0	0	0	0	0	0	0	0	2	0	0		
[3M - 1Y [1	0	1	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [	1		1	1	0	0	0	0	88	18	1	0	0		
[2Y - 3Y [	1		1	1	0	0	0	0	21	0	16	0	0		
[3Y - 5Y [	0		0	0	0	0	0	0	0	6	306	0	0		
[5Y - 10Y [	24		24	24	0	0	0	0	0	0	0	0	0		
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0			
Total	28		27	28	0	0	0	0	112	24	325	0	0	0	36	
[0 - 3M [Greece		36	26	36	0	0	0	7	233	0	0	0	0		
[3M - 1Y [206	206	209	0	0	0	11	241	0	6	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	17	0	4	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		13	-5	56	0	0	0	4	32	0	0	0	0		
[5Y - 10Y [		39	39	45	0	0	0	98	4,010	88	1,650	0	0		
[10Y - more		32	33	33	0	0	0	0	0	0	0	0	0			
Total		326	290	379	0	0	0	120	4,534	88	1,659	0	0	0	30	
[0 - 3M [Hungary	38	38	22	0	1	0	0	70	37	182	0	0		
[3M - 1Y [10	10	10	0	0	0	0	19	0	114	0	0		
[1Y - 2Y [	24		24	24	0	0	0	0	21	1	78	0	0		
[2Y - 3Y [	39		23	0	0	0	0	0	13	0	10	0	0		
[3Y - 5Y [	29		29	34	0	0	0	22	242	51	500	0	0		
[5Y - 10Y [	340		340	344	0	0	0	0	489	82	0	0	0		
[10Y - more	65		65	3	0	0	0	0	0	3	0	0	0			
Total	545		545	459	0	0	0	24	854	172	885	0	0	0	49	
[0 - 3M [Ireland		8	8	0	0	8	8	9	1,043	0	1,403	0	0		
[3M - 1Y [432	412	24	0	0	0	0	65	0	101	0	0		
[1Y - 2Y [		116	116	21	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		1	1	1	0	0	0	3	244	0	0	0	0		
[3Y - 5Y [		83	55	124	0	0	0	1	22	0	0	0	0		
[5Y - 10Y [		183	101	253	0	0	0	0	0	0	0	0	0		
[10Y - more		282	205	241	0	0	1	0	0	0	0	0	0			
Total		1,105	897	663	0	8	9	13	1,374	0	1,503	0	0	0	2	
[0 - 3M [Italy	583	801	203	0	101	2	23	1,663	4	1,465	549	0		
[3M - 1Y [1,272	801	1,408	0	90	8	812	14,551	79	1,226	0	0		
[1Y - 2Y [	1,626		1,359	2,105	0	21	33	33	1,893	35	2,742	6	0		
[2Y - 3Y [	1,599		1,193	1,568	0	247	10	6	858	27	1,506	33	0		
[3Y - 5Y [	3,357		3,621	1,876	0	0	51	100	4,751	773	3,905	20	0		
[5Y - 10Y [	5,952		3,527	6,001	0	37	0	416	4,118	274	2,811	3	0		
[10Y - more	3,222		2,034	2,720	0	149	0	3,907	8,899	1,027	7,385	11	0			
Total	17,610		12,277	16,940	0	398	278	5,297	36,734	2,217	21,040	622	0	0	3,433	
[0 - 3M [Latvia		0	16	16	0	0	0	0	0	0	81	0	0		
[3M - 1Y [0	0	0	0	0	0	0	250	19	248	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	22	23	114	0	0		
[2Y - 3Y [		23	12	0	0	0	0	7	94	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	6	75	0	0	0	0		
[5Y - 10Y [		10	10	10	0	0	0	0	0	0	0	0	0		
[10Y - more		22	22	22	0	0	0	0	0	0	0	0	0			
Total		72	72	39	0	0	0	14	441	42	444	0	0	0	14	

2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

All other banks

As of 31/12/2018

(mln EUR)		Direct exposures													Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet							Derivatives				Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions				
								Carrying amount	Notional amount	Carrying amount	Notional amount						
[0 - 3M [Spain	195	173	185	0	0	11	0	44	4	368	0	0	0	84		
[3M - 1Y [		649	473	474	0	0	0	3	569	2	342	0	0	0	
[1Y - 2Y [		598	525	314	0	0	0	2	192	4	467	0	0	0	
[2Y - 3Y [		833	353	1,039	0	0	0	0	16	3	193	0	0	0	
[3Y - 5Y [		668	396	832	0	0	11	56	1,010	-15	687	0	0	0	
[5Y - 10Y [		2,357	1,792	2,109	0	0	70	66	375	-45	401	0	0	0	
[10Y - more		2,199	1,815	0	0	0	258	13	25	0	0	0	0	0			
Total		7,459	5,527	6,781	0	0	350	140	2,231	-48	2,456	0	0	0			
[0 - 3M [Sweden	216	213	13	0	39	20	4,689	-49	9,834	0	0	0		830	
[3M - 1Y [			291	291	77	0	0	271	271	-246	4,725	0	0	0
[1Y - 2Y [	456		454	9	0	0	237	15,676	-60	1,724	0	0	0			
[2Y - 3Y [	338		338	344	0	0	4	98	987	-2	1,080	0	0	0		
[3Y - 5Y [	444		256	104	0	0	43	282	-10	11	0	0	0	0		
[5Y - 10Y [	164		164	159	0	0	14	122	0	8	0	0	0	0		
[10Y - more	289		289	0	0	0	24	209	-19	119	0	0	0	0			
Total	2,200		2,193	1,149	0	147	708	23,226	-387	17,502	0	0	0				
[0 - 3M [United Kingdom		1,280	1,232	472	0	258	72	3,487	9	4,499	56	0	0	1,015		
[3M - 1Y [1,662	1,526	1	0	334	312	111	8,051	7	22,267	272	0			0
[1Y - 2Y [		2,468	2,319	2,587	0	237	1	53	1,905	28	1,369	2	0	0	
[2Y - 3Y [		450	236	333	0	0	0	29	567	65	1,831	0	0	0	
[3Y - 5Y [		996	300	1,258	0	0	2	106	1,960	22	1,593	2	0	0	
[5Y - 10Y [		8,332	6,261	8,116	0	1	89	89	1,682	30	1,392	0	0	0	
[10Y - more		23,207	20,013	23,047	0	204	756	474	2,945	663	3,516	4	0	0			
Total		37,394	31,888	37,276	0	3,392	520	933	19,697	825	36,466	337	0	0			
[0 - 3M [Iceland	0	0	0	0	0	0	0	0	0	0	0	0		0	
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0			0
[1Y - 2Y [	14		14	4	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [	12		12	3	0	0	0	0	0	12	0	0	0	0		
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0			
Total	26		26	6	0	0	0	0	0	0	0	0	0	0			
[0 - 3M [Liechtenstein		1	1	1	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0			0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		1	1	1	0	0	0	0	0	0	0	0	0	0			
[0 - 3M [Norway	3	2	3	0	0	0	22	-2	50	0	0	0		5	
[3M - 1Y [120	121	121	0	0	0	602	2,699	-408	870	0	0			0
[1Y - 2Y [	16		14	19	0	0	0	245	1,660	-206	703	0	0	0		
[2Y - 3Y [	24		24	24	0	0	0	924	3,867	-858	2,968	0	0	0		
[3Y - 5Y [	12		14	14	0	0	0	455	3,894	-180	954	0	0	0		
[5Y - 10Y [	339		313	340	0	0	0	60	1,736	-6	222	0	0	0		
[10Y - more	80		80	80	0	0	0	35	157	-1	121	0	0	0			
Total	594		564	600	0	0	0	2,322	14,046	-1,660	5,887	0	0	0			
[0 - 3M [Australia		0	0	0	0	0	36	5,010	-26	15,885	0	0	0	18		
[3M - 1Y [12	12	3	0	0	42	1,885	-1	834	0	0	0			0
[1Y - 2Y [		11	31	0	0	0	3	261	3	361	0	0	0	0	
[2Y - 3Y [		10	10	185	0	0	2	70	4	299	0	0	0	0	
[3Y - 5Y [		15	15	446	0	0	3	96	4	141	0	0	0	0	
[5Y - 10Y [		45	187	0	0	0	6	124	5	144	0	0	0	0	
[10Y - more		32	424	0	0	0	3	48	0	6	0	0	0	0			
Total		125	125	1,276	0	0	96	7,494	-10	17,670	0	0	0	0			
[0 - 3M [Canada	41	36	14	6	2	178	12,190	-2	226,749	0	0	0		286	
[3M - 1Y [124	116	100	0	0	308	54,765	208	152,653	0	0	0			0
[1Y - 2Y [	561		548	505	0	25	24	11,947	19	32,496	0	0	0	0		
[2Y - 3Y [	202		193	53	0	0	71	2,118	25	6,151	0	0	0	0		
[3Y - 5Y [	726		685	490	0	0	22	6,585	27	4,429	0	0	0	0		
[5Y - 10Y [	546		519	259	0	0	6	131	14	278	0	0	0	0		
[10Y - more	499		483	329	0	25	0	14	67	2,175	0	0	0	0			
Total	2,700		2,581	1,750	6	30	53	87,751	358	424,931	0	0	0	0			
[0 - 3M [Hong Kong		2	1	1	0	0	3	146	6	539	0	0	0	4		
[3M - 1Y [0	0	0	0	0	0	29	0	102	0	0	0			0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		1	1	0	0	0	0	2	0	2	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		4	3	2	0	0	2	4	177	8	643	0	0	0			

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 31/12/2018

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Japan	2,995	2,995	2,827	0	729	57	6	1,577	-3	728	0	0	521		
[3M - 1Y [		1,077	1,077	4,633	0	0	0	3	500	-2	578	0	0	
[1Y - 2Y [		689	679	507	0	0	0	3	211	3	194	0	0	
[2Y - 3Y [		211	210	143	0	0	0	1	59	2	63	0	0	
[3Y - 5Y [		685	672	208	0	0	0	3	86	6	178	0	0	
[5Y - 10Y [		178	148	0	0	0	0	1	29	3	112	0	0	
[10Y - more		267	256	117	0	0	0	0	0	0	0	0	0			
Total		6,102	6,052	9,923	0	729	57	18	2,462	8	1,854	0	0			
[0 - 3M [U.S.	517	528	264	3	0	156	17	2,234	18	1,328	1		0	679
[3M - 1Y [881	763	514	0	0	13	28	2,829	-37	1,223	0		0	
[1Y - 2Y [	938		709	586	0	0	0	1	98	1	55	0	0		
[2Y - 3Y [	716		671	756	0	0	0	21	332	4	144	0	0		
[3Y - 5Y [	1,742		1,422	196	0	196	0	4	185	4	101	0	0		
[5Y - 10Y [	4,718		4,423	4,549	0	43	82	1	15	0	1	0	0		
[10Y - more	5,621		5,591	4,791	0	0	0	1	6	13	32	0	0			
Total	15,133		14,022	12,881	3	239	252	73	5,700	3	2,884	1	0			
[0 - 3M [China		44	42	28	0	0	16	3	441	-4	2,286	0	0	210	
[3M - 1Y [175	175	0	0	0	0	1	799	1	168	0	0		
[1Y - 2Y [		3	3	6	0	0	0	3	276	5	414	0	0	
[2Y - 3Y [		41	41	0	0	0	0	5	291	3	212	0	0	
[3Y - 5Y [		12	12	13	0	0	0	10	418	11	492	0	0	
[5Y - 10Y [		43	43	44	0	0	0	0	13	0	0	0	0	
[10Y - more		123	123	0	0	0	0	0	0	0	0	0	0			
Total		441	438	430	0	16	23	2,237	18	3,571	0	0	0			
[0 - 3M [Switzerland	3	3	0	0	0	0	6	443	-5	1,584	0	0		23
[3M - 1Y [20	20	0	0	0	0	0	100	25	612	0	0		
[1Y - 2Y [	70		70	0	0	0	0	0	2	2	125	0	0		
[2Y - 3Y [	312		312	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [	27		27	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	107		107	2	0	0	0	0	0	0	81	0	0		
[10Y - more	45		45	0	0	0	0	0	0	0	0	0	0			
Total	583		583	25	0	0	0	6	543	39	2,402	0	0			
[0 - 3M [Other advanced economies non EEA		6,761	6,757	323	2,928	0	3,511	519	29,704	482	32,609	0	0	711	
[3M - 1Y [44	41	88	0	0	0	315	5,980	-162	3,619	0	0		
[1Y - 2Y [		84	84	204	0	0	0	22	2,017	31	8,335	0	0	
[2Y - 3Y [		214	210	110	0	0	0	6	456	25	1,103	0	0	
[3Y - 5Y [		146	129	165	0	0	0	55	2,823	42	1,722	0	0	
[5Y - 10Y [		284	272	240	0	0	0	62	730	38	1,228	0	0	
[10Y - more		222	203	218	0	0	5	209	3,375	10	266	0	0			
Total		7,755	7,697	1,348	2,928	0	3,517	1,189	45,085	466	48,883	0	0			
[0 - 3M [Other Central and eastern Europe countries non EEA	55	26	52	0	0	3	111	926	112	987	0	0		8
[3M - 1Y [20	14	0	0	0	0	6	627	7	688	0	0		
[1Y - 2Y [	30		28	30	0	0	0	103	1,411	100	1,354	0	0		
[2Y - 3Y [	39		39	0	0	0	0	179	1,299	166	1,076	0	0		
[3Y - 5Y [	52		46	56	0	0	0	94	1,300	101	1,387	0	0		
[5Y - 10Y [	214		208	170	0	0	49	8	49	6	36	0	0		
[10Y - more	64		64	64	0	0	0	0	0	0	0	0	0			
Total	474		407	431	0	16	53	501	5,612	491	5,528	0	0			
[0 - 3M [Middle East		1,676	1,677	171	119	0	1,349	33	2,484	17	3,165	0	0	1,299	
[3M - 1Y [9	9	9	0	0	0	5	1,037	-5	1,626	0	0		
[1Y - 2Y [		20	20	0	0	0	0	14	836	2	236	0	0	
[2Y - 3Y [		45	37	41	0	0	0	2	63	2	36	0	0	
[3Y - 5Y [		168	162	167	0	0	0	36	642	38	576	0	0	
[5Y - 10Y [		246	229	262	0	0	0	1	47	28	28	117	0	
[10Y - more		269	262	181	0	18	0	9	272	0	0	0	0			
Total		2,433	2,397	851	119	1,366	18	101	5,380	56	5,667	117	0			
[0 - 3M [Latin America and the Caribbean	503	500	502	0	0	1	21	3,655	-4	4,634	0	0		1,638
[3M - 1Y [2,591	2,572	2,591	0	0	0	35	3,338	-3	3,486	0	0		
[1Y - 2Y [	1,578		1,578	1,591	0	0	0	8	1,238	10	1,136	0	0		
[2Y - 3Y [	443		443	443	0	0	0	54	1,158	9	1,237	0	0		
[3Y - 5Y [	920		849	0	0	0	0	98	3,364	755	4,450	0	0		
[5Y - 10Y [	277		277	189	0	0	88	52	324	39	244	0	0		
[10Y - more	1,642		1,641	405	0	1,240	0	0	0	1	64	2,929	0			
Total	7,955		7,930	6,571	0	1,329	267	13,077	807	15,252	2,929	0	0			

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 31/12/2018

		Direct exposures														Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost									
[0 - 3M [	Africa	2,606	2,605	2,601	0	0	4	0	97	-12	130	0	0		
[3M - 1Y [		817	817	817	0	0	0	2	516	1	394	0	0	
[1Y - 2Y [		47	46	47	0	0	0	4	495	5	641	0	0	
[2Y - 3Y [		82	82	83	0	0	0	3	251	8	483	0	0	
[3Y - 5Y [		121	109	122	0	0	0	27	769	24	593	0	0	
[5Y - 10Y [		495	450	410	0	0	114	28	510	-36	102	4	0	
[10Y - more		712	674	706	0	0	48	0	0	0	0	106	0			
Total		4,879	4,783	4,786	0	0	167	64	2,639	-10	2,344	111	0	173		
[0 - 3M [	Others	844	1,213	82	2	441	52	42	3,355	13	1,306	0	0		
[3M - 1Y [		331	310	148	0	0	0	12	2,089	19	4,272	0	0	
[1Y - 2Y [		139	133	104	0	0	0	3	440	4	475	0	0	
[2Y - 3Y [		203	177	84	0	0	-4	3	284	5	351	0	0	
[3Y - 5Y [		317	287	308	0	0	0	11	553	12	626	1	0	
[5Y - 10Y [		1,139	867	695	0	0	25	0	1	0	0	0	0	
[10Y - more		991	886	520	0	0	506	0	0	0	0	53	0			
Total		3,964	3,873	1,942	2	441	579	71	6,722	53	7,028	54	0	267		

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.

2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

All other banks

As of 30/06/2019

Residual Maturity	Country / Region	(mln EUR)														Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Nominal	Provisions
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount					
[0 - 3M]	Finland	138	127	99	0	0	0	40	0	46	1,026	-7	1,065	0	0	
[3M - 1Y]		184	184	184	0	0	0	0	0	250	3,073	34	1,705	0	0	
[1Y - 2Y]		96	95	96	0	0	0	0	0	193	882	-14	861	0	0	
[2Y - 3Y]		38	33	30	0	0	0	0	0	154	953	-43	493	0	0	
[3Y - 5Y]		197	163	193	0	0	0	4	0	265	1,141	-24	412	0	0	
[5Y - 10Y]		847	685	840	0	0	0	7	0	61	643	-41	1,257	0	0	
[10Y - more]		698	557	698	0	0	0	0	0	139	2,059	-75	1,930	0	0	
Total		2,199	1,843	2,139	0	0	60	0	1,109	9,777	-170	7,722	0	0	60	
[0 - 3M]	France	1,937	1,975	961	0	907	69	0	76	6,677	16	3,929	25	0		
[3M - 1Y]		1,521	831	762	0	81	0	0	56	2,160	-53	1,665	0	0		
[1Y - 2Y]		1,495	1,356	1,356	0	0	0	0	47	1,275	-25	903	0	0		
[2Y - 3Y]		539	340	349	0	0	0	0	28	376	5	715	0	0		
[3Y - 5Y]		2,757	2,555	2,757	0	0	0	0	145	1,987	-52	867	0	0		
[5Y - 10Y]		8,888	7,786	8,146	0	0	0	0	143	2,305	33	1,184	0	0		
[10Y - more]		4,481	3,996	4,387	0	0	0	63	311	1,580	104	1,596	0	0		
Total		21,619	18,738	18,718	0	988	132	806	16,462	29	10,860	25	0	322		
[0 - 3M]	Germany	1,293	1,286	677	0	176	0	0	767	31,797	0	29,209	0	0		
[3M - 1Y]		3,191	2,514	329	0	615	0	0	615	17,167	13	13,380	0	0		
[1Y - 2Y]		2,634	1,332	1,352	0	0	0	0	583	15,220	1,083	11,451	50	0		
[2Y - 3Y]		2,263	2,001	1,938	0	283	0	0	505	8,856	425	5,905	0	0		
[3Y - 5Y]		2,991	2,499	2,812	0	125	0	0	736	9,274	407	11,845	0	0		
[5Y - 10Y]		3,722	3,414	3,414	0	120	0	0	1,332	11,340	447	8,605	0	0		
[10Y - more]		4,905	4,193	4,193	0	1,067	0	0	8,740	22,856	1,292	10,899	0	0		
Total		20,999	17,340	16,224	0	1,033	1,485	13,477	115,910	4,263	91,206	50	0	285		
[0 - 3M]	Croatia	3	3	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		1	1	1	0	0	0	0	0	0	0	1	0	0		
[1Y - 2Y]		29	29	29	0	0	0	0	0	99	20	6	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	11	0	11	0	0		
[3Y - 5Y]		15	15	15	0	0	0	0	0	0	16	308	0	0		
[5Y - 10Y]		18	18	18	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		66	66	66	0	0	0	0	109	36	324	0	0	8		
[0 - 3M]	Greece	13	13	12	0	1	0	0	5	180	0	0	0	0		
[3M - 1Y]		130	130	130	0	0	0	0	0	4	0	44	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	111	0	88	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	31	0	18	0	0		
[3Y - 5Y]		136	138	136	0	8	0	0	8	120	66	456	0	0		
[5Y - 10Y]		158	148	158	0	0	0	0	319	4,286	2	9	0	0		
[10Y - more]		70	67	70	0	0	0	0	102	2,502	0	0	0	0		
Total		506	495	506	0	0	1	435	7,234	69	614	0	0	206		
[0 - 3M]	Hungary	108	108	50	0	78	0	0	0	13	0	62	0	0		
[3M - 1Y]		31	31	31	0	0	0	0	0	18	0	54	0	0		
[1Y - 2Y]		26	26	26	0	0	0	0	1	17	0	40	0	0		
[2Y - 3Y]		10	10	10	0	0	0	0	0	4	0	0	0	0		
[3Y - 5Y]		78	78	78	0	0	0	0	25	727	167	482	0	0		
[5Y - 10Y]		480	480	480	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		94	117	117	0	0	0	0	0	117	0	0	0	0		
Total		785	849	685	0	0	163	26	778	168	637	0	0	55		
[0 - 3M]	Ireland	60	60	58	0	2	0	0	7	2,342	16	3,888	0	0		
[3M - 1Y]		96	90	96	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		4	4	4	0	0	0	0	0	245	0	0	0	0		
[2Y - 3Y]		42	42	42	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		212	209	212	0	0	0	0	1	22	0	10	0	0		
[5Y - 10Y]		529	511	533	0	0	0	0	0	0	0	1	0	0		
[10Y - more]		522	452	519	0	0	0	4	0	0	0	0	0	0		
Total		1,466	1,368	1,464	0	6	0	10	2,609	16	3,900	0	0	4		
[0 - 3M]	Italy	647	695	638	0	65	0	0	81	3,354	12	1,854	0	0		
[3M - 1Y]		2,995	2,923	2,995	0	0	0	0	379	13,625	103	1,871	0	0		
[1Y - 2Y]		969	941	969	0	0	0	0	7	1,671	58	3,110	0	0		
[2Y - 3Y]		2,781	2,742	2,781	0	0	0	0	63	1,289	22	1,815	0	0		
[3Y - 5Y]		1,903	1,816	1,903	0	0	0	0	57	2,711	765	3,905	0	0		
[5Y - 10Y]		5,970	5,757	5,966	0	0	0	0	470	4,162	526	3,857	0	0		
[10Y - more]		2,797	2,741	2,741	0	0	0	0	4,891	10,050	916	3,247	0	0		
Total		18,022	17,444	17,954	0	65	0	5,946	36,862	2,402	19,659	0	0	2,781		
[0 - 3M]	Latvia	3	3	3	0	0	0	0	0	31	0	176	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	24	1	74	0	0		
[1Y - 2Y]		13	13	13	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	12	150	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		21	21	21	0	0	0	21	0	0	0	0	0	0		
[10Y - more]		4	4	4	0	0	0	0	0	0	0	0	0	0		
Total		44	44	23	0	0	21	12	218	22	250	0	0	12		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 30/06/2019

Residual Maturity	Country / Region	(mln EUR)														Risk weighted exposure amount	
		On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [		25	25	3	0	0	22	0	31	0	0	0	0	0	0	
[3M - 1Y [		8	8	8	0	0	0	0	240	40	62	0	0	0	0	
[1Y - 2Y [		5	5	5	0	0	0	0	18	18	21	0	0	0	0	
[2Y - 3Y [		2	0	0	0	0	0	0	0	31	0	0	0	0	0	
[3Y - 5Y [		8	8	8	0	0	0	0	0	0	357	0	0	0	0	
[5Y - 10Y [		9	9	9	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		58	57	36	0	0	22	0	289	71	440	0	0	0	0	1	
[0 - 3M [	Luxembourg	184	184	18	0	0	136	4	4,131	14	8,385	0	0	0	0	
[3M - 1Y [		72	72	39	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		91	91	46	45	0	0	12	40	1	220	0	0	0	0	
[2Y - 3Y [		44	44	44	0	0	0	0	130	212	0	0	0	0	0	
[3Y - 5Y [		192	192	147	44	0	0	3	57	22	1,040	0	0	0	0	
[5Y - 10Y [		804	804	804	0	0	0	5	258	253	386	0	0	0	0	
[10Y - more	321	321	321	0	0	0	0	288	1,250	6	37	0	0	0	0		
Total		1,708	1,708	1,420	0	89	136	442	5,947	295	10,067	0	0	0	0	77	
[0 - 3M [	Malta															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																	
Total																	
[0 - 3M [	Netherlands	298	295	41	0	256	0	24	5,315	162	5,050	0	0	0	0	
[3M - 1Y [		256	253	81	0	175	0	4	2,116	-8	3,618	0	0	0	0	
[1Y - 2Y [		86	26	32	0	0	0	30	1,021	-5	1,202	0	0	0	0	
[2Y - 3Y [		180	63	69	0	0	0	5	196	58	1,717	0	0	0	0	
[3Y - 5Y [		176	164	175	0	0	0	13	384	51	1,413	0	0	0	0	
[5Y - 10Y [		474	463	474	0	0	0	86	2,601	-120	2,913	0	0	0	0	
[10Y - more	719	715	719	0	0	1	146	3,734	-196	3,435	0	0	0	0	0		
Total		2,189	1,980	1,591	0	432	1	308	15,366	-58	19,348	0	0	0	0	56	
[0 - 3M [	Poland	91	91	86	0	0	5	0	4	0	18	0	0	0	0	
[3M - 1Y [		60	60	60	0	0	0	0	11	0	27	0	0	0	0	
[1Y - 2Y [		155	155	155	0	0	0	0	14	0	36	0	0	0	0	
[2Y - 3Y [		40	38	40	0	0	0	0	0	0	4	0	0	0	0	
[3Y - 5Y [		109	107	109	0	0	0	1	45	1	39	0	0	0	0	
[5Y - 10Y [		636	624	636	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	34	34	34	0	0	0	0	0	0	0	0	0	0	0			
Total		1,126	1,108	1,120	0	0	5	1	74	1	124	0	0	0	0	80	
[0 - 3M [	Portugal	9	10	5	0	0	5	8	446	0	13	0	0	0	0	
[3M - 1Y [		15	15	15	0	0	0	0	64	0	44	0	0	0	0	
[1Y - 2Y [		1	1	1	0	0	0	0	1	46	32	412	0	0	0	
[2Y - 3Y [		2	2	2	0	0	0	0	92	115	41	0	0	0	0	
[3Y - 5Y [		162	160	162	0	0	0	2	82	3	118	0	0	0	0	
[5Y - 10Y [		391	382	391	0	0	0	0	25	111	1	16	0	0	0	
[10Y - more	420	420	420	0	0	0	0	60	90	0	0	0	0	0			
Total		1,001	952	997	0	0	5	189	954	52	645	0	0	0	0	138	
[0 - 3M [	Romania	43	43	43	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		3	3	3	0	0	0	0	0	0	1	0	0	0	0	
[1Y - 2Y [		3	3	3	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		4	4	4	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		44	37	44	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		28	28	28	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	8	8	8	0	0	0	0	0	0	0	0	0	0	0			
Total		133	124	133	0	0	0	0	0	0	1	0	0	0	0	1	
[0 - 3M [	Slovakia	20	20	20	0	0	0	0	4	0	4	0	0	0	0	
[3M - 1Y [		16	16	16	0	0	0	0	35	1	94	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		3	3	3	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		3	3	3	0	0	0	0	11	0	4	0	0	0	0	
[5Y - 10Y [		13	13	13	0	0	0	0	0	0	9	0	0	0	0	
[10Y - more	1	1	1	0	0	0	0	0	0	0	0	0	0	0			
Total		56	56	56	0	0	0	0	50	1	111	0	0	0	0	9	
[0 - 3M [	Slovenia	1	1	1	0	0	0	0	0	0	4	0	0	0	0	
[3M - 1Y [		1	1	1	0	0	0	0	0	0	12	0	0	0	0	
[1Y - 2Y [		1	1	1	0	0	0	0	23	0	0	0	0	0	0	
[2Y - 3Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		3	3	3	0	0	0	0	19	0	9	0	0	0	0	
[5Y - 10Y [		91	91	91	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	27	27	27	0	0	0	0	0	0	0	0	0	0	0			
Total		125	125	125	0	0	0	1	47	0	91	0	0	0	0	56	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 30/06/2019

Residual Maturity	Country / Region	Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
[0 - 3M [		710	707	697	0	0	26	1	401	1	324	0	0		
[3M - 1Y [		301	286	301	0	0	0	1	111	2	394	0	0		
[1Y - 2Y [		290	289	290	0	0	0	2	125	5	398	0	0		
[2Y - 3Y [		109	104	109	0	0	0	2	95	3	126	0	0		
[3Y - 5Y [		1,354	1,341	1,354	0	0	0	79	897	-22	503	0	0		
[5Y - 10Y [		2,120	2,104	2,104	0	0	0	41	205	-23	156	0	0		
[10Y - more		1,441	1,428	1,428	0	0	0	17	25	0	0	0	0		
Total	Spain	6,326	6,100	6,285	0	0	26	143	1,860	-34	1,901	0	0		95
[0 - 3M [		191	190	36	0	110	24	268	9,252	-206	7,494	0	0		
[3M - 1Y [		728	728	52	0	7	2	146	1,529	0	2,239	0	0		
[1Y - 2Y [		445	445	378	0	68	68	139	4,160	-66	547	0	0		
[2Y - 3Y [		68	68	59	0	9	9	29	545	-3	47	0	0		
[3Y - 5Y [		242	242	242	0	0	0	19	386	55	866	0	0		
[5Y - 10Y [		132	50	132	0	0	0	10	62	-1	38	0	0		
[10Y - more		313	286	313	0	0	0	24	96	-30	149	0	0		
Total	Sweden	2,118	2,008	1,212	0	120	103	636	16,031	-251	11,380	0	0		783
[0 - 3M [		973	1,010	297	0	408	262	62	15,814	30	27,299	31	0		
[3M - 1Y [		2,130	1,858	1,309	0	821	1	37	2,169	14	492	0	0		
[1Y - 2Y [		1,112	1,023	849	0	204	0	36	2,107	-7	1,890	4	0		
[2Y - 3Y [		588	486	588	0	16	1	16	827	6	1,410	0	0		
[3Y - 5Y [		3,342	2,758	2,473	0	866	3	128	1,885	45	2,183	5	0		
[5Y - 10Y [		8,521	7,838	7,911	0	788	9	75	855	-42	1,784	11	0		
[10Y - more		23,501	22,028	21,843	21	1,142	352	424	1,427	640	3,635	1	0		
Total	United Kingdom	40,167	37,002	35,269	21	4,229	628	778	25,084	828	40,817	545	0		856
[0 - 3M [		7	7	7	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		4	4	4	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		6	6	6	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		10	10	10	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [		5	5	5	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total	Iceland	32	32	32	0	0	0	0	0	0	0	0	0		0
[0 - 3M [		1	1	1	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [		-1	-1	-1	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0		0
[0 - 3M [		62	62	37	0	25	0	229	455	-136	1,571	0	0		
[3M - 1Y [		86	86	39	0	47	0	456	339	-359	2,465	0	0		
[1Y - 2Y [		42	42	42	0	0	0	665	1,804	-665	1,058	0	0		
[2Y - 3Y [		30	25	0	0	0	0	672	1,656	-464	3,038	0	0		
[3Y - 5Y [		153	153	153	0	0	0	245	1,458	60	4,205	0	0		
[5Y - 10Y [		304	280	304	0	0	0	219	2,042	1	342	0	0		
[10Y - more		73	73	73	0	0	0	25	51	-2	195	0	0		
Total	Norway	749	720	677	0	72	0	2,513	7,805	-1,565	12,874	0	0		20
[0 - 3M [		85	85	10	0	75	29	29	7,348	36	11,116	0	0		
[3M - 1Y [		37	37	37	0	0	0	2	946	8	894	0	0		
[1Y - 2Y [		25	25	25	0	0	0	2	209	6	442	0	0		
[2Y - 3Y [		26	26	26	0	0	0	1	38	2	220	0	0		
[3Y - 5Y [		53	53	53	0	0	0	3	107	3	134	0	0		
[5Y - 10Y [		606	606	606	0	0	0	6	153	7	134	0	0		
[10Y - more		380	398	380	0	0	14	7	12	0	10	0	0		
Total	Australia	1,213	1,231	1,138	0	89	0	50	8,812	61	12,949	0	0		7
[0 - 3M [		93	92	46	5	41	28	84	18,044	125	51,659	0	0		
[3M - 1Y [		17	17	17	0	0	0	77	17,794	72	17,230	0	0		
[1Y - 2Y [		67	67	67	0	0	0	64	7,353	7	9,033	0	0		
[2Y - 3Y [		715	707	500	0	30	0	5	4,247	15	3,554	0	0		
[3Y - 5Y [		376	369	234	0	0	0	14	2,768	11	1,031	0	0		
[5Y - 10Y [		169	132	169	0	0	0	1	436	0	0	0	0		
[10Y - more		472	498	472	0	26	0	9	181	11	1,178	0	0		
Total	Canada	1,908	1,858	1,505	5	30	67	253	50,723	240	83,685	0	0		294
[0 - 3M [		6	6	0	0	6	6	28	1,926	2	305	0	0		
[3M - 1Y [		7	7	7	0	0	0	0	397	0	52	0	0		
[1Y - 2Y [		6	6	6	0	0	0	0	4	0	0	0	0		
[2Y - 3Y [		1	1	1	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [		14	14	14	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [		2	2	2	0	0	0	0	1	0	1	0	0		
[10Y - more		7	7	7	0	0	0	0	7	0	0	0	0		
Total	Hong Kong	44	44	38	0	0	6	28	2,329	8	361	0	0		3

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 30/06/2019

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet		Off-balance sheet exposures				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
								Carrying amount	Notional amount	Carrying amount	Notional amount					
[0 - 3M [Japan	2,845	2,895	1,677	0	1,167	0	14	9,583	21	5,131	0	0			
[3M - 1Y [		3,611	3,611	3,385	0	0	0	1	57	1	105	0	0	
[1Y - 2Y [		760	760	760	0	0	0	3	198	2	132	0	0	
[2Y - 3Y [		141	141	141	0	0	0	3	86	2	74	0	0	
[3Y - 5Y [		159	158	159	0	0	0	1	18	7	198	0	0	
[5Y - 10Y [		923	923	923	0	0	0	2	47	6	170	0	0	
[10Y - more		43	31	3	0	39	0	0	44	0	0	0	0			
Total		8,483	8,519	7,050	0	1,207	0	22	10,032	39	5,809	0	0	273		
[0 - 3M [U.S.	1,132	1,218	898	1	0	58	103	9,230	69	7,180	0	0			
[3M - 1Y [		657	640	494	0	28	4	51	2,198	53	2,252	0	0	
[1Y - 2Y [		1,310	1,197	1,264	0	0	0	3	134	32	373	0	0	
[2Y - 3Y [		1,198	926	1,090	0	0	0	4	134	6	178	0	0	
[3Y - 5Y [		1,979	1,756	1,453	0	336	0	3	107	2	106	0	0	
[5Y - 10Y [		3,124	2,896	2,630	0	393	0	1	83	2	15	0	0	
[10Y - more		3,730	3,716	3,361	0	0	139	11	23	146	174	0	0			
Total		13,130	12,349	11,190	1	757	201	175	11,908	310	10,278	0	0	557		
[0 - 3M [China	68	68	20	0	0	48	3	2,455	2	1,642	0	0			
[3M - 1Y [		51	51	0	0	0	0	2	636	7	319	0	0	
[1Y - 2Y [		0	0	0	0	0	0	2	199	5	396	0	0	
[2Y - 3Y [		20	20	20	0	0	0	5	311	3	231	0	0	
[3Y - 5Y [		64	64	64	0	0	0	14	598	56	2,819	0	0	
[5Y - 10Y [		18	17	18	0	0	0	0	12	0	0	0	0	
[10Y - more		6	6	6	0	0	0	0	6	0	0	0	0			
Total		228	227	180	0	0	48	26	4,211	73	5,408	0	0	123		
[0 - 3M [Switzerland	180	180	17	0	162	0	69	4,877	32	2,697	0	0			
[3M - 1Y [		9	9	0	0	9	0	10	1,631	31	1,033	0	0	
[1Y - 2Y [		0	0	0	0	0	0	3	201	5	216	0	0	
[2Y - 3Y [		0	0	0	0	0	0	2	115	1	79	0	0	
[3Y - 5Y [		5	5	5	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	30	20	81	0	0	
[10Y - more		9	9	-1	0	10	0	0	6	0	0	0	0			
Total		202	202	20	0	171	10	85	6,860	88	4,107	0	0	27		
[0 - 3M [Other advanced economies non EEA	1,792	992	1,061	43	595	0	277	19,915	233	27,744	0	0			
[3M - 1Y [		3,010	3,225	3,010	0	0	0	316	6,566	-51	11,179	0	0	
[1Y - 2Y [		4,239	4,417	4,238	0	0	0	12	1,223	18	2,062	0	0	
[2Y - 3Y [		3,184	112	3,181	0	0	0	17	889	10	1,500	0	0	
[3Y - 5Y [		4,828	257	4,828	0	0	0	32	1,894	99	5,354	0	0	
[5Y - 10Y [		1,307	668	1,310	0	0	0	41	375	16	910	0	0	
[10Y - more		682	663	384	384	0	30	81	4	28	272	0	0			
Total		19,042	3,434	17,897	427	625	776	30,967	355	49,020	0	0	760			
[0 - 3M [Other Central and eastern Europe countries non EEA	83	83	65	0	18	0	0	140	0	928	0	0			
[3M - 1Y [		21	15	21	0	0	0	9	790	8	928	0	0	
[1Y - 2Y [		15	12	15	0	0	0	25	829	151	1,086	0	0	
[2Y - 3Y [		38	28	38	0	0	0	34	740	26	591	0	0	
[3Y - 5Y [		142	132	142	0	0	0	81	1,081	86	1,158	0	0	
[5Y - 10Y [		377	373	373	0	45	0	8	49	30	981	0	0	
[10Y - more		77	45	77	0	0	0	0	0	0	0	0	0			
Total		753	688	690	0	63	158	3,630	371	4,810	0	0	178			
[0 - 3M [Middle East	637	140	638	18	381	0	33	11,355	43	12,995	0	0			
[3M - 1Y [		1,144	1,144	8	0	1,136	142	20	5,739	1	482	0	0	
[1Y - 2Y [		28	21	22	0	0	0	20	792	8	1,188	0	0	
[2Y - 3Y [		58	58	58	0	0	0	17	396	8	309	0	0	
[3Y - 5Y [		803	769	102	700	44	0	44	746	37	569	0	0	
[5Y - 10Y [		394	327	295	76	69	473	69	473	1	44	117	0	
[10Y - more		207	184	8	18	18	0	5	274	0	0	0	0			
Total		3,272	3,143	803	26	2,311	330	19,764	98	15,587	117	0	1,479			
[0 - 3M [Latin America and the Caribbean	1,620	1,618	1,618	2	0	45	22,687	109	66,303	-26	0	0			
[3M - 1Y [		4,878	4,878	4,789	0	89	30	1,814	33	1,628	0	0	0	
[1Y - 2Y [		255	251	255	0	0	49	1,205	417	2,218	0	0	0	
[2Y - 3Y [		457	453	457	0	0	19	1,502	18	1,476	0	0	0	
[3Y - 5Y [		1,054	1,044	991	0	0	74	3,630	675	4,012	0	0	0	
[5Y - 10Y [		259	200	259	0	0	62	583	58	476	0	0	0	
[10Y - more		2,077	2,054	821	5	1,252	28	224	31	142	2,778	0	0			
Total		10,601	10,494	9,191	5	1,342	306	31,644	1,340	76,255	2,752	0	2,567			

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 30/06/2019

		Direct exposures														Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	3,020	2,962	3,014	0	0	7	0	353	0	103	0	0	0		
[3M - 1Y [		2,330	2,173	2,330	0	0	0	3	451	1	407	0	0	0
[1Y - 2Y [		46	46	46	0	0	0	0	591	3	463	0	0	0
[2Y - 3Y [		74	63	41	0	0	33	2	543	1	197	0	0	0
[3Y - 5Y [		325	312	287	0	0	38	18	804	17	720	0	0	0
[5Y - 10Y [		772	700	663	0	0	109	27	466	7	115	142	0	0
[10Y - more	954	910	950	0	0	4	0	0	0	0	12	0	0			
Total		7,521	7,166	7,331	0	0	191	52	3,208	29	2,005	154	0	113		
[0 - 3M [	Others	654	655	138	33	451	13	31	4,118	17	2,620	0	0		
[3M - 1Y [		463	373	290	0	174	0	9	993	19	1,416	0	0	
[1Y - 2Y [		155	129	134	0	0	4	4	347	3	376	35	0	
[2Y - 3Y [		200	195	189	0	409	11	3	258	5	331	151	0	
[3Y - 5Y [		489	413	424	0	39	0	11	700	12	775	14	0	
[5Y - 10Y [		1,207	939	631	0	476	0	0	0	0	1	29	0	
[10Y - more	769	649	751	3	28	0	0	0	0	0	0	0				
Total		3,937	3,353	2,557	36	1,072	533	58	6,416	55	5,519	230	0	188		

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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

All other banks

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	131,753	50	104	104	14	58	0	83,276	0	105	105	2	56	0
Central banks	418	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	61,663	50	0	0	5	0	0	31,912	0	0	0	0	0	0
Credit institutions	39,986	0	0	0	2	0	0	35,282	0	0	0	1	0	0
Other financial corporations	20,136	0	98	98	6	57	0	13,096	0	99	99	0	56	0
Non-financial corporations	9,550	0	6	6	1	1	0	2,986	0	6	6	0	1	0
Loans and advances (including at amortised cost and fair value)	1,267,532	1,906	27,388	25,335	4,099	7,200	15,963	567,529	708	6,795	6,089	3,384	1,948	3,836
Central banks	151,754	1	1	1	0	0	0	39,993	0	0	0	0	0	0
General governments	80,309	25	38	37	11	6	21	41,452	7	5	5	12	2	0
Credit institutions	188,455	13	363	363	250	24	9	154,582	16	28	28	347	6	9
Other financial corporations	145,496	45	845	836	175	280	390	108,432	28	231	231	159	125	20
Non-financial corporations	311,532	1,361	19,949	19,167	3,045	6,099	10,518	36,147	166	3,551	3,550	2,375	1,532	1,582
of which: small and medium-sized enterprises at amortised cost	104,428	918	6,525	6,150	591	1,834	4,002	12,910	98	1,838	1,815	141	727	931
Households	389,985	462	6,191	4,930	618	791	5,024	186,922	490	2,980	2,275	491	283	2,225
DEBT INSTRUMENTS other than HFT	1,401,458	1,956	27,506	25,453	4,120	7,260	15,974	650,805	708	6,899	6,194	3,385	2,004	3,836
OFF-BALANCE SHEET EXPOSURES	153,522		1,078	1,035	50	109	162	50,262		373	371	8	32	112

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

All other banks

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(mln EUR)														
Debt securities (including at amortised cost and fair value)	62,645	173	0	0	10	0	0	9,775	0	0	0	0	0	0
Central banks	508	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	26,177	0	0	0	3	0	0	4,256	0	0	0	0	0	0
Credit institutions	27,156	173	0	0	1	0	0	5,067	0	0	0	0	0	0
Other financial corporations	6,855	0	0	0	6	0	0	452	0	0	0	0	0	0
Non-financial corporations	1,949	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,124,943	2,268	21,257	20,002	1,366	4,362	13,270	387,843	569	2,797	2,138	326	249	1,969
Central banks	143,227	0	0	0	1	0	0	37,846	3	0	0	0	0	0
General governments	44,555	18	29	23	7	8	15	2,339	2	2	2	1	0	0
Credit institutions	135,727	16	351	350	349	23	0	49,841	45	12	12	0	3	0
Other financial corporations	140,112	55	669	666	21	200	337	107,800	49	29	29	3	9	0
Non-financial corporations	276,946	1,653	15,193	14,673	691	3,656	8,905	10,787	44	349	349	109	94	152
of which: small and medium-sized enterprises at amortised cost	96,884	1,141	4,609	4,420	356	898	3,011	7,385	12	220	199	69	45	116
Households	384,375	525	5,016	4,290	298	475	4,013	179,230	427	2,405	1,746	213	142	1,817
DEBT INSTRUMENTS other than HFT	1,187,588	2,441	21,257	20,002	1,376	4,362	13,270	397,618	569	2,797	2,138	326	249	1,969
OFF-BALANCE SHEET EXPOSURES	130,260		854	793	46	78	40	26,222		34	32	1	0	0

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

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

All other banks

	As of 30/09/2018					As of 31/12/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	19,886	11,821	2,967	2,823	13,150	5,460	2,591	744	685	3,590	3,590
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	4	3	1	1	1	16	1	1	1	1	11
Credit institutions	52	47	22	22	9	13	13	3	3	3	9
Other financial corporations	769	547	141	133	509	211	67	37	29	71	71
Non-financial corporations	12,736	8,759	2,519	2,423	7,154	2,274	1,504	607	569	1,248	1,248
of which: small and medium-sized enterprises at amortised cost	4,691	2,901	807	748	2,891	1,526	1,052	437	417	995	995
Households	6,324	2,466	284	244	5,477	2,945	1,005	96	83	2,250	2,250
DEBT INSTRUMENTS other than HFT	19,903	11,833	2,969	2,824	13,160	5,460	2,591	744	685	3,590	3,590
Loan commitments given	510	273	8	8	41	102	68	2	2	37	37

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

All other banks

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	15,043	9,401	1,995	1,890	8,937	2,906	996	132	93	2,000
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	7	7	0	0	6	0	0	0	0	0
Credit institutions	37	33	19	18	0	0	0	0	0	0
Other financial corporations	566	503	141	141	360	0	0	0	0	0
Non-financial corporations	10,244	6,921	1,663	1,586	5,178	579	229	70	51	203
of which: small and medium-sized enterprises at amortised cost	3,180	1,743	300	269	2,067	415	154	41	30	179
Households	4,189	1,937	172	145	3,393	2,326	767	62	42	1,796
DEBT INSTRUMENTS other than HFT	15,043	9,401	1,995	1,890	8,937	2,906	996	132	93	2,000
Loan commitments given	438	213	20	19	0	34	10	0	0	0

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.