

Bank Name	RBC Investor Services Bank S.A.
LEI Code	549300IVXKQHV6O7PY61
Country Code	LU

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,128	1,122	1,176	1,208	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,128	1,122	1,176	1,208	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,128	1,122	1,176	1,208	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	1,128	1,122	1,176	1,208	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,572	1,548	1,621	1,647	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,572	1,548	1,621	1,647	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 exposure amounts						
Total risk exposure amount	4,947	5,021	5,604	6,049	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,947	5,021	5,604	6,049	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	22.81%	22.34%	20.99%	19.96%	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	22.81%	22.34%	20.99%	19.96%	(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	22.81%	22.34%	20.99%	19.96%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.81%	22.34%	20.99%	19.96%	(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	31.77%	30.83%	28.92%	27.22%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31.77%	30.83%	28.92%	27.22%	(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 ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	19,418	21,921	20,559	19,975	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	5.81%	5.12%	5.72%	6.05%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,128	1,122	1,176	1,208	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,128	1,122	1,176	1,208	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	19,418	21,921	20,559	19,975	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	19,418	21,921	20,559	19,975	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.8%	5.1%	5.7%	6.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.8%	5.1%	5.7%	6.0%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital RBC Investor Services Bank S.A.

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021		
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,572	1,548	1,621	1,647	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,128	1,122	1,176	1,208	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	582	582	582	582	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	507	504	550	550	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	1	3	2	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	192	192	200	200	C 01.00 (r200,c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r290,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	-2	-2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-150	-156	-155	-123	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (1) (i) and 89 to 61 of CRR; Articles 36(1) point (ii) (ii), 24(1) point (ii) (ii), 24(1) point (iii), 24(1) point (iiii), 24(1) point (iiiii), 24(1) point (iiiii), 24(1) point (iiiii), 24(1) point (iiiiiii), 24(1) point (iiiiiiiiii), 24(1) point (iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 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	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (It); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(·) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (ib); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 46 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13.c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514.010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR CET1 capital elements or deductions - other		0	0			ALEN 3 COK
	_		0			0	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	0	0	0	0	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 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Cepital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r745,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,128	1,122	1,176	1,208	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	443	426	444	439	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	443	426	444	439	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r978,c010) C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	4,947	5,021	5,604	6,049	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
M-QOINEMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	22.81%	22.34%	20.99%	19.96%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.81%	22.34%	20.99%	19.96%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	31.77%	30.83%	28.92%	27.22%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,128	1,122	1,176	1,208	[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)	22.81%	22.34%	20.99%	19.96%	(D.1]/[B-B.1]	
,,	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re one on the formulae stated in ordera. YCOSE CODE: enlarge note that the sinks that are not				·	1	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

					1
		RW	/As		
(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	3,399	3,444	3,667	3,628	C 02.00 (r040, c310) -[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, s
Of which the standardised approach	3,399	3,444	3,667	3,628	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	412	441	788	1,172	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 (r04), c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA	109	134	138	211	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	155	130	139	132	C 02.00 (R520, c010)
Of which the standardised approach	155	130	139	132	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*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	0	0	0	0	C 02.00 (R660, c010)
Operational risk	872	872	872	906	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	872	872	872	906	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	4,947	5,021	5,604	6,049	

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

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



2021 EU-wide Transparency Exercise P&L RBC Investor Services Bank S.A.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	98	122	24	49
Interest income	96	0	0	49
Of which debt securities income Of which loans and advances income	52	60	7	14
	52 42	54	13	26
Interest expenses (Of which deposits expenses)	12	13	1	1
(Of which debt securities issued expenses)	5	9	3	7
(Expenses on share capital repayable on demand)	0	0	0	,
Dividend income	0	0	0	0
Net Fee and commission income	221	291	71	146
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	3	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	91	116	29	53
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	1	0	0
Net other operating income /(expenses)	-18	-17	4	5
TOTAL OPERATING INCOME, NET	354	459	115	227
(Administrative expenses)	259	345	97	190
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	35	45	10	21
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1	1	1	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	1	1	1	2
Of which pending legal issues and tax litigation ¹	0	-4	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1	0	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	1	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	3	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	58	70	6	14
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	46	55	5	10
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	46	55	5	10
Of which attributable to owners of the parent	45	53	5	10

Of minut actinopation to other parents

Of minut actinopation to the p



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	/03/2021			As of 30	06/2021		
		Fi	air value hieran	chy		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fair value hierarchy		chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	7,737				10,471				8,210				8,233				IAS 1.54 (i)
Financial assets held for trading	446	0	446	0	487	0	487	0	547	0	547	0	574	0	574	0	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,603	0	1,603	0	1,469	0	1,469	0	975	0	975	0	899	0	899	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	8,695				8,469				9,809				9,600				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	493				486				467				450				
TOTAL ASSETS	18,974				21,381				20,007				19,756				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".

(min	EUR)		,	As of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impaiı	ment	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	1,603	0	0	0	0	0	1,469	0	0	0	0	0	975	0	0	0	0	0	899	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	8,697	0	0	-1	0	0	8,470	0	0	-1	0	0	9,809	0	0	-1	0	0	9,601	0	0	0	0	0	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

RBC Investor Services Bank S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	448	484	503	549	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	16,833	19,246	17,839	17,549	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	57	52	49	50	IAS 37.10; IAS 1.54(I)
Tax liabilities	8	4	5	3	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	282	245	254	242	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	17,629	20,029	18,649	18,394	IAS 1.9(b);IG 6
TOTAL EQUITY	1,345	1,352	1,358	1,362	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	18,974	21,381	20,007	19,756	IAS 1.IG6

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



Breakdown of liabilities

RBC Investor Services Bank S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		448	484	503	549	IFRS 9.BA.7(a); CRR Annex II
Chart resitions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	0	0	0	0	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	313	2,317	901	629	Annex V.Part 1.42(c),44(c)
Danasika	of which: Current accounts / overnight deposits	313	643	901	629	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	16,074	16,498	16,493	16,480	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	13,528	14,050	13,942	13,958	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3	3	0	0	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3	3	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	1	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	1	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		443	426	444	439	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		0	1	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		17,282	19,729	18,342	18,099	



2021 EU-wide Transparency Exercise Market Risk

									restor serv													
	SA					I	М									IN					/	
			VaR (Memoran	aR (Memorandum item) STRESSED VaR (Memorandum		Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP			VaR (Memori	andum item)	STRESSED VaR (A	Memorandum item)	INCREI DEFAU MIGRAT CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		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 (SVaRI 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	100	55	0	0	0	0							0	0	0	0						
Of which: General risk	100	55	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	ů	ŏ	ŏ	ő	ő	ő							ŏ	ŏ	ŏ	ŏ						
Foreign exchange risk	55	76	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	155	130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	71	94	0	0	0	0							0	0	0	0						
Of which: General risk	71	94	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	ő	ő	ő	ő	ŏ	ő							o o	ő	ő	ő						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	69	38	0	0	0	0							0	0	0	0						
Commodities risk Total	0 139	132	0	0	0	0				0	0		0	0	0	0				0		0
lotal	139	132	U	U	U	U	. 0	U	. 0	0	0	U	U	U	U	U	. 0	0	0	U	0	

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 OVI template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

RBC Investor Services Bank S.A.

					Chandardia	d damage b								
		Standardised Approach												
			As of 30/09/2020 As of 31/12/2020											
		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, %) Central governments or central banks	7,559	7,559	13		10.313	10.313	12						
	Regional governments or local authorities	37	62	10		37	62	0						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	13	13	0		13	13	0						
	International Organisations	0				0 8.426								
	Institutions	8,707 2,900	8,468 1.585	1,752		8,426 3.048	8,191	1,686 1.772						
	Corporates of which: SME	2,900	1,585	1,589		3,048	1,752	1,//2						
	or which: SME Retail	0		0		0		0						
		0		0		0		0						
Consolidated data	Secured by mortgages on immovable property	ō	0	0		ō	ō	0						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	0	0	0	0	0	0	0	0					
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	1,409	1,409	141		1,317	1,317	137						
	Claims on institutions and comparates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0							
	Collective investments undertakings (CIU) Equity	0		0		0		0						
	Other exposures	343	343	316		303	303	278						
	Standardised Total ²	20,968	19,439	3,811	0	23,458	21,952	3,885	0					
	Standardised Total *	(1) Original exposure, unlike Ex			t due to credit conversion facts				l					

					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
		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
CANADA	Country of the Countr	0 0 0 0 6,269 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0,299 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,254 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0,109 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,105 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,222 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Control occuments or certain the control occurs of control occurs of control occurs oc	3,507 0 0 0 18 26 0 0 0 0 0 0 0 0	3,507 0 0 0 18 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 5 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	5,663 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,663 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 3 3 87 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
I	Charles de advanta Valenta								0

Pacient accours, while Encours value, is recorded before taking into account any effect due to coeff conserving factors or coeff cits mitization technisos (a.e. substitution effects).

Pacient while activements and consistents or country of constraints' exclude those for accordination conscurses, additional violation advantages (Alikik) and other own fund reductions reliable to the

		exposures, but includes gene	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2020			As of 31	12/2020	
	(+) DB (V)	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
LUXEMBOURG	Control of comments or created in the Control of Contro	3,415 0 0 0 87 1,155 0 0 0 0 0 0 0	3,415 0 0 0 0 1 1 827 827 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	.0	4,009 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,069 0 0 0 2 2 808 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 811 0 0 0 0 0 0 0	۰
	OTHER EXECUTES					127			

Control decomments to control some (Art. No. No.) Rescond concernance or fired antiferation Public sector control sector and antiferation Public sector control sector and antiferation Public sector control sector and antiferation Formation of the control sector and antiferation Control sector and antiferation Control sector and antiferation Control sector and antiferation and antiferation Exercises Resident	al Exposure ¹	As of 30/	09/2020	Standardise	d Approach				
UNITED KINGOOM UNITED KINGOOM	al Exposure ¹	As of 30/	09/2020						
UNITED KINGOOM UNITED KINGOOM	al Exposure ¹				As of 31/12/2020				
Central accomments or contral banks placed on the contract of the contract banks placed on the contract of the contract banks placed on the contract banks placed		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	
Claims on institutions and cornovates with a ST credit assessment Collective Investments undertakings (CIII) Equity Equity Standardsford Total Standardsford Total	2 0 0 0 2,019 102 0 0 0 0 0 0 0 0 0	2 0 0 0 0 2,019 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 413 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 1,931 143 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,911 133 0 0 0 0 0 0 349 0 0 0 0 0 0	0 0 0 395 133 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

The Control amounts while Economy value, is reported before taken into account any offer the six control control and in the con



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach RBC Investor Services Bank S.A.

	KBC Investor Services Bank S.A.									
					Standardise	ed Approach				
			As of 30/	09/2020		As of 31/12/2020				
		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	
FRANCE	Control incommends to control have No.	532 0 0 0 7 7 550 0 0 0 0 0 0 0 0	532 0 0 0 7 7 331 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 3 3 331 0 0 0 0 0 0 0 0 0 0 0 0 0	o	533 0 0 0 0 11 1494 0 0 0 0 0 0 0 0 0 0	533 0 0 0 0 11 307 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
L	Standardised Total ²	(i) Original generates wellen E	encount union is encounted before	n thins into account you offer	0	ors or credit risk mitigation tech	ious (a.a. missibilitae effect	w)		

					Standardise	d Approach			
			As of 30,	09/2020			As of 31	12/2020	
	(mh EUR. %)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Recional on Public access to Multilatoral Internations Institutions Institutions Institutions Corporates of relaction Retail IRELAND Secured by the Engourse is Engourse in Engourse Corvered both Chairs on in Calisins on in California	versiments or control basics versiments or foot all admittes all Development Earlies all Development Earlies and Oreanisations and and Orean	1 0 0 0 9 406 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 9 85 85 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 85 0 0 0 0 0 0	0	0 0 0 9 499 0 0 0 0 0 0 0 0 7	0 0 0 9 185 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 185 0 0 0 0 0 0 0	0

O Costant amounts, while Emparts value is recorded before station that account any effect due to const common testing or constitute or constitute for this relations before any extraction of the relationship of the constitute of

Control coverments or control banks Solid						Standardise	d Approach			
Control coverments or control banks Solid				As of 30,	09/2020			As of 31,	/12/2020	
Control deverements or control basis: Both and an exercising of each and ordered to a control basis: Control of the control of each and ordered to a control of the contr		Coults CAR MA	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
Collective Investments undertakinus (CIDI) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ITALY	Central suscenments or central sales facilisation communication of local authorities Marianisation (Central or Incellantities Marianisation (Central or I	55 0 0 0 0 0 377 0 0 0 0 0 0 0	55 0 0 0 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	441 0 0 0 0 0 405 0 0 0 0 0 0	44 0 0 0 0 39 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 555 0 0 0 0 0 0 0 0 0 0 0	٥

O Civinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit consenting factors or credit risk mitization techniques (a.e. aubstitution effects).

O Total value adjustments and crevisions our country of counterparty exclusions base for scoursitation encourse, additional valuation adjustments (ANAs) and other own funds reductions related to the

		exposures, but includes gener			STREET CALCULATION BOOKS				
					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
		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
	(min EUR. %) Central oovernments or central banks Recional oovernments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Develorment Banks International Organisations	0	0	0		0 0 0	0	0	
	Institutions Corporates of which: SME	2 0	2 0	1 0		0	0	0	
ALICTRALTA	Retail of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
AUSTRALIA	of which: SME Exosures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	356 0	356 0	36 0		355 0	355 0	36 0	
	Collective investments undertakinos (CIU) Eaultv Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.g., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		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
	(min EUR. %) Central governments or central banks								
	Regional governments or local authorities	ŏ	i o	ő		ŏ	i i	o o	
	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	9	0	
	Corporates	0		0					
	of which: SME Retail	0		0					
Country of	of which: SME	ŏ	i o	ő		ŏ	i i	o o	
Counterpart 9	Secured by mortgages on immovable property	0		0		0	0		
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0		
	Collective investments undertakings (CLU) Equity	0		0		ů			
	Other exposures	0	0	0		0			
	Standardised Total ²	Ů	·	· ·		Ů			

(ii) Orientel exocurs, unitie Exocurs value, is recorted before taking into account any effect due to credit conversion factors or credit risk mistation techniques (a.c. substitution effects).
(iii) Total value adjustments and crevisions our country of counterwarty excludes those for securisdiation exocurses, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener		THE DECITION OF SECURITY SECUR	CONTRACTOR ENCORDER, MODELO	a vacason assessments over	I BIG GUEL GWIT IGINGE TEGGE	CONTRACTOR	
					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
		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
	(min EUR. %) Central governments or central banks					0			
	Regional governments or central banks Regional governments or local authorities	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			
	Institutions Corporates	0	0	0		0			
	of which: SME	ō		0		ō			
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0		0		0			
	Items associated with particularly high risk	0	o o	o o	Ů	0	i i	0	, and the same of
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0		
	Other exposures Standardised Total ²			0		U	·	,	
	Standardised Total								



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach RBC Investor Services Bank S.A.

		Standardised Approach									
			As of 31	03/2021			As of 30	06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions		
	(min EUR, %)										
	Central governments or central banks	8,036	8,060	24		7,999	8,023	9			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	. 0	. 0	0				0			
	Multilateral Development Banks International Organisations	13	13			56	56	0			
	Institutions	9,564	9,323	1,952		7,266	7,024	1,442			
	Comprates	3,176	2,067	2,076		5.828	4,509	2.866			
	of which: SME	3,170	0	1,070		0	0	2,000			
	Retail	0	0	0		0	0	0			
Consultation of date	of which: SME	0	0			0	0	0			
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	826	826	137		120	120	12			
	Claims on institutions and comprates with a ST credit assessment	0	0	0		794	794	169			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Eaulty	300	300	265		327	327	302			
	Other exposures	21,915	20,589	4.455		22,390	20.853	4.801			
	Standardised Total ²	(1) Original exposure, unlike E									

					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
		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 an provisions ²
CANADA	Control convenients of control and Mark SE, %) Marked convenients or local antimetries Public social extension of the six of the s	0 0 0 0 7.118 0 0 0 0 0 0 0 247 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7,118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,441 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0,6551 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6,655 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,330 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ^s	Exposure Value ^t	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Contral overmentar or central basis is decisional covermentar or local submittes Public sector eritifica Public sector eritifica International Desentiations International Desentiations Communities of which: DES desents of the contral or contral or contral or of which: DES decisions of the contral or contral or of which: DES decisions of the contral or contral or desentiations of the contral or contral to defend Comment books Comment boo	5,969 0 0 18 18 175 0 0 0 0	5,949 0 0 0 18 176 0 0 0 0 0	2 0 0 0 0 5 5 176 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6,295 0 0 0 7 7 234 0 0 0 0 0 0	6,295 0 0 0 7 7 234 0 0 0 0 0	2 0 0 0 0 3 234 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Claims on institutions and concerates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 4	0 0 0 4	0 0 0 2		12 0 0 3	12 0 0 3	2 0 0 2	

1) Oliginal exposure, untile Exposure value, is reported before being into account any effect due to credit connection before value (as regarded before being into account any effect due to credit connection before or credit risk religiation before(as (a.g., subdishion effects).

(3) Test value adjustments and previous per country of counterparty exclude those for securitation exposures, additional valuation adjustments (AVIA) and other own funds inductions related to the

		exposures, but includes gene		unarparty excudes cross to a	economico esponies, acces	rai raibator abjustrierio (ArA	sy and done demindred dec	IONS TERRIBO IO UNE	
					Standardis	d Approach			
			As of 31	/03/2021			As of 30/	/06/2021	
		Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Control of comments or control basis Annual comments or control basis Antificial control of the control of th	1,469 0 0 0 0 0 87 1,451 0 0 0 0	1,449 0 0 0 2 1,119 0 0 0	1,122	0	1,057 0 0 9 4 1,675 0 0 0	1,057 0 0 0 9 1,266 0 0 0 0	0 0 0 0 0 2	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 228	0 0 0 228	0 0 0 217		0 0 0 143	0 0 0 143	0 0 0 143	
	Chandra diseased Trabatal								

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

	(2) Total value adjustments and exposures, but includes gener	provisions per country of co		ecuristisation exposures, additio				
				Standardise	d Approach			
		As of 31,	03/2021			As of 30	06/2021	
(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	0	0 0 0	0		0 0 0	0 0 0	0 0 0	
International Organisations Institutions Corporates of which: SME Retail	0 1,954 2 0	0 1,954 2 0	0 405 2 0		0 3 2,062 0	0 3 2,062 0	0 2 435 0	
of which: SME Secured by mortcages on immovable property of which: SME Exposures in default	0	0 0	0	0	0 0 0	0 0	0 0 0	0
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 156 0 0	0 156 0 0	0 18 0		0 0 1 0	0 0 1 0	0 0 0	
Other exposures Standardised Total ²	15	15	13	0	17	17	14	0

(I) Organi operate, utilité Epparer vales, in reporte la des tales pins accourt any effect due to cost connection fictors or cost cin elligation behinques (e.g. aubellation effects).
(C) Tale vius applicaments and proviouse per convey of countryparty exclusion from the connection exposures, additional substantion applicaments ((ridge) and other core fronts resolutions resoluted to the country account of the all-publicament control and all applications.)



AUSTRALIA

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach RBC Investor Services Bank S.A.

	RBC Investor Services Bank S.A.								
					Standardis	ed Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min FIR %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control overstments or control section (i.e., v.) Control overstments or control section (i.e., v.) Public sector certifica Public sector certifica Section (i.e., v.) Section (i.e.,	533 0 0 0 34 548 0 0 0 0 0 0 0	535 0 0 0 0 34 385 0 0 0 0 0 0	22 0 0 0 0 22 335 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	532 0 0 0 3 736 0 0 0 0 0 0 0 0 0	532 0 0 0 0 0 3 488 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 1 488 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o
		(1) Original exposure, unlike E	coosure value, is reported bef	ore taking into account any eff	ect due to credit conversion fac	tors or credit risk mitigation tech	nniques (e.g. substitution effer	ts).	
		CO Total color adjustments on							

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(1-00 V)	Original Exposure ^s	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
IRELAND	Control Assessments or control him (A.B. %) Control Assessments or local submittee Public control extinction Public control extinction Administration of Control extinction Institution of Control extinction Comproses of work 150F Bett divinition 150F Security of the control extinction Comproses of work 150F Security of the control extinction o	0 0 0 16 522 0 0	0 0 0 16 222 0 0	0 0 0 7 222 0 0		0 0 0 19 604 0 0	0 0 0 19 296 0 0 0	0 0 0 0 6 295 0 0 0	
	Heme associated with particularly high risk. Covered boads. Claims on institutions and comovates with a ST credit assessment Collective investments undertakinss (CIU) Early Sandy Sandy Sandy Sandy Sandy Sandy Sandy Sandy	0 0 0 0 0 7	0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 8	0 0 0 0 0	0 0 0 0 0	9

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30/	06/2021	
	(min FIB %).	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
ITALY	Control overmonate or control basis of control overmonate or roled and rolled decisional overmonate or roled and rolled faultitude of breed control of faultitude of breed control of faultitude of breed control of control of of which DSE control or control or immovable concent? Control or control or immovable concent? Control or control or control or control or provided to the faultitude of Faultitude or to end Control or control or control or with a ET credit assessment Collection in control or control or with a ET credit assessment Collection in control or control or with a ET credit assessment Collection in control or control or with a ET credit assessment Collection in control or control or with a ET credit assessment Collection in control control or with a ET credit assessment Collection in control control or with a ET credit assessment Collection in control control or with a ET credit assessment Collection in control or control or with a ET credit assessment Collection in control or control or control or Collection in control or control or control or Assessment Credit Section or control	60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 0 0 0 0 0 0 45 0 0 0 0 0 0 0 0 0 0 0 0	0	44 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	44 0 0 0 0 0 0 19 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 21 2 0 0 0 0 0 0 0 0 0 0 0	0

	exposures, but includes gene	ral credit risk adjustments.				,		
				Standardise	d Approach			
		As of 31;	03/2021			As of 30	06/2021	
(mh Fig. %).	Original Exposure ^s	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
Central governments or central banks	0	0	0			0	0	
Regional governments or local authorities	0	0	0		ō	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	5	5	1		214	214	43	
Corporates	0	0	0		16	16	3	
of which: SME	0	0	0		0	0		
Retail of which: SME	U	U	0			0	0	
Secured by mortgages on immovable property	0	0	0			0		
of which: SME	0	0	0			0		
Exposures in default	o n	0	0	0	0	0	o o	0
Items associated with particularly high risk	ō	ō	ō		ō	o o	i o	_
Covered bonds	233	233	57		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures		0	0		0	0	0	
Standardised Total ²								

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securidization exposure, additional valuation adjustments (AMA) and other own funds inductions related to the

		(a) to a view exportants are provious per country or company excesse stole or activations exported, account valued exportants (vive) and other one total reactions related to the employer of the adjustments. Standardised Approach											
					Standardise	d Approach							
			As of 31,	/03/2021			As of 30,	/06/2021					
		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				
	(min EUR., %)												
	Central governments or central banks Regional governments or local authorities	0	0			0		0					
	Public sector entities	0	0	0		0	o o	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 of which: SME	0				0		0					
	Retail	o o	o o	0		o o	ŏ	ő					
Country of	of which: SME	0	0	0		0	0	0					
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default Items associated with particularly high risk	0	0		U	0		0	0				
	Items associated with particularly high risk Covered bonds	0				0		0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	o o	o o					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures		0			0		0					
	Standardised Total ²												

		exposures, but includes gene				rai raidaton adjustmenta (xxx	-,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		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
Country of Counterpart 10	Control Construction or control for Control Control Another Construction or control and control control Another Construction or Control Another Construction Another Constru	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	
	Standardised Total ²	Ü			0		,		



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30/	/09/2020					As of 31/	/12/2020		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB 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) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure ¹	Exposure	Risk expos	k exposure amount Value adjustments Original Exposure Exposure Risk exposure amount		Exposure		Value adjustments			
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB 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) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						RE	C Investor Services Bank							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
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)									Nominal	Provisions	Risk weighted exposure amount
				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			
					through profit of loss	comprehensive income								
[0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium													
[5Y - 10Y [10Y - more Total	-													
[0 - 3M [
[1Y - 2Y [2Y - 3Y 13Y - 5Y 15Y - 10Y	Bulgaria													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
f 10Y - more Total	1													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
Total														
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Denmark													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]														
[3Y - 5Y [5Y - 10Y	Estonia													
l 10Y - more Total														



General governments exposures by country of the counterparty

						RI	BC Investor Services Ban	k S.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M [France													
Total [0 - 3M [3M - 1Y [Germany													
Total [0 - 3M	Croatia													
[0 - 3M [Greece													
Total [0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y	Italy													
TiOY - more	Latvia													
i otal														



General governments exposures by country of the counterparty

						RE	BC Investor Services Bank	⟨ S.A.						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance st	eet 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	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
10 - 3M	Netherlands													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0 - 3M 1 1 1 1 1 1 1 1 1	Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						RE	BC Investor Services Bank	⟨ S.A.						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	, , , , , , , , , , , , , , , , , , ,							Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet 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	Risk weighted exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
10 - 3M	Iceland													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						RE	C Investor Services Bank	k S.A.						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
						<u> </u>								Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
,	, ,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Nodorial amount	Carrying amount	Notional amount			
[0 - 3M [
[1Y - 2Y [Japan													
Total [0 - 3M [[3M - 1Y]														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	U.S.													
[3Y - 5Y [5Y - 10Y 10Y - more														
Total [0 - 3M [3M - 1Y [1Y - 2Y														
[3M - 17 [China													
[2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more														
Total														
[0 - 3M [Switzerland													
	Switzerialiu													
Total														
[3M - 1Y [Other advanced economies													
「5Y - 10Y 「	non EEA													
[10Y - more Total [0 - 3M [
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Other Central and eastern													
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Europe countries non EEA													
[10Y - more Total [0 - 3M [
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[3Y - 5Y [Middle East													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Latin America and the Caribbean													
[10Y - more Total														



General governments exposures by country of the counterparty

RBC Investor Services Bank S A

						N.E.	C Investor Services Ban	K J.A.						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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	Risk weighted exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others													

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 counterparts 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 counterparts (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 counterparts (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, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, 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, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

						RE	BC Investor Services Bank	S.A.						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-halance si	neet exposures	
												OII-balance si	ieet exposui es	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Einancial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
40.000														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														
[0 - 3M [
[3Y - 5Y [Belgium													
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[0 - 3M [
[2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Bulgaria													
[0 - 3M [
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Cyprus													
Total	=													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Czech Republic													
[5Y - 10Y [[10Y - more														
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
	Denmark													
[3Y - 5Y [5Y - 10Y [10Y - more														
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Estonia													
[5V - 10V [Estolila													
「10Y - more Total	1													



General governments exposures by country of the counterparty

						RE	BC Investor Services Bank	k S.A.						
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[0 - 3M [Finland													
10 - 3M	France													
[0 - 3M [Germany													
10 - 3M	Croatia													
[0 - 3M [Greece													
13Y - MOTE 110Y - MOTE 110Y - MOTE 10 - 3M	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland													
10Y - more	Italy													
Total	Latvia													



General governments exposures by country of the counterparty

						RE	BC Investor Services Bank	k S.A.						
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Risk weighted exposure amount
[0 - 3M [Lithuania													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Luxembourg													
[0 - 3M [Malta													
10 - 3M 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Netherlands													
[0 - 3M [Poland													
130' - more	Portugal													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania													
110Y - more Total [0 - 3M	Slovakia													
Total Tota	Slovenia													



General governments exposures by country of the counterparty

						RE	BC Investor Services Bank	k S.A.						
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Risk weighted exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
Total Tota	Iceland													
[0 - 3M [Liechtenstein													
13Y - MOTE 130Y - MOTE 130Y - MOTE 100 - 3M	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
10Y - more	Canada													
Total Tota	Hong Kong													



General governments exposures by country of the counterparty

						N.	Ac of 30 (06 (2021							
						Divo	As of 30/06/2021 ct exposures							
				On balance s	hoot	Direc	ct exposures		Deriva	birras		Off halas	nce sheet	-
	(mln EUR)		<u> </u>	On Dalance s	neet				Deriva	tives		Оп вана	nce sneet	-
												Off-balance si	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
					1	I								Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
,	,, ,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	OF WITICIT. FINANCIAL ASSECT AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y]														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Japan													
Total [0 - 3M [
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	u.s.													
	0.5.													
[10Y - more Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [5Y - 10Y [China													
[10Y - more Total [0 - 3M [1													
10 - 3M 10 - 3M 13M - 1Y 12Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Switzerland													
l Total														
[0 - 3M [
	Other advanced economies non EEA													
F10Y - more Total														
10Y - more Total														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other Central and eastern Europe countries non EEA													
[0 - 3M [3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Middle East													
[3Y - 5Y 5Y - 10Y 10Y - more Total	1													
[0 - 3M [[3M - 1Y [
[1Y - 2Y	Latin America and the Caribbean													
ſ10Y - more	Caribbean													
Total	l													



General governments exposures by country of the counterparty

RBC Investor Services Bank S.A.

						NL.	c investor services barr	K J.A.						
							As of 30/06/2021	l.						
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	, <u>-</u>											Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa													
[0 - 3M [Others													

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 counterparts 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 counterparts (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 counterparts (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures RBC Investor Services Bank S.A.

									RBC Investor Se	ervices Bank S.	A.							
					As of 30/09/202	20								As of 31/12/202	0			
		Gros	ss carrying amo	unt				accumulated o credit risk and	financial		Gr	oss carrying amo	unt		Accumulat changes in provisions ⁴		accumulated o credit risk and	Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	rhich non-perfor	rming ¹	On performing	On non-perfor	ming exposures ³	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
Cash balances at central banks and other demand deposits	7,737	0	0	0	0		0 () (0	10,471	0	0		0 0	0		0	0
Debt securities (including at amortised cost and fair value)	1,603	0	0	0	0	,			0	1,469		0		0 0	0		0	0
Central banks	0	0	0	()	0	0	0	0	0	0		0 0	0	(0	0
General governments	80	0	0	(0		0	0	0	37	0	0		0 0	0	(0	0
Credit institutions	1,523	0	0	(0		0	0	0	1,432	0	0		0 0	0	(0	0
Other financial corporations	0	0	0	(0		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 0	0	(0	0
Loans and advances(including at amortised cost and fair value)	8,697	0	0	c	0	,	1 (0	0	8,470	0	0		0 0	1		0	0
Central banks	0	0	0	(0	0	0	0 0	0	0	0	0		0 0	0		0	0
General governments	0	0	0	(0)	0	0 (0	0	0	0		0 0	0	(0	0
Credit institutions	7,759	0	0	(0)	0	0 (0	7,354	0	0		0 0	0	(0	0
Other financial corporations	938	0	0	(0)	1	0 (0	1,116	0	0		0 0	1	(0	0
Non-financial corporations	0	0	0	(0)	0	0 0	0	0	0	0		0 0	0	(0	0
of which: small and medium-sized enterprises at amortised cost	0	0	0	(0	0	0	0	0	0		0 0	0		0	0
of which: Loans collateralised by commercial immovable property at amortised cost	0	0	0	d	0	,	0	0	0	0	0	0		0	0	c	0	. 0
Households	0	0	0	(0)	0	0	0	0	0	0		0	0	(0	, 0
of which: Loans collateralised by residential immovable property at amortised cost	0	0	0	o	0		0	0	0	0	0	0		0	0	c	0	0
of which: Credit for consumption at amortised cost	0	0	0		0	<u> </u>	0	0	0	0	0	0		0	0		0	0
DEBT INSTRUMENTS other than HFT	18,037	0	0		0		2 (0	0	20,410	0	0	-	0 0	1		0	0
OFF DALANCE CUFFT EVPOCUPEC	2.245		•							2 100								



Performing and non-performing exposures RBC Investor Services Bank S.A.

					As of 31/03/202	1				As of 30/06/2021											
		Gross	carrying amo	unt		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ Collaterals and financial quarantees					Gro	ss carrying amou	ınt ⁵		ccumulated credit risk and	Collaterals and financial					
		Of which performing but past due >30	Of w	rhich non-perform	ming ¹	On performing	On non-performing	exposures ³	received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-perforr	ning exposures ³	guarantees received on non- performing			
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of	which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures			
(min EUR) Cash balances at central banks and other demand deposits	8,210	0	0	derauited	3		0	3 0	0	8,233	0	0	deraulted	3	0	0	3				
Debt securities (including at amortised cost and fair value)	975		0	0	0			0	0	899		0	0		0	0	0				
Central banks	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0			
General governments	37	0	0	0	0	0	0	0	0	67	0	0	0	0	0	0	0	0			
Credit institutions	937	0	0	0	0	0	0	0	0	832	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	c	0	0	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	C	0	0	0	0	0	0	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	9,809	0	0	0	0	1	0	0	0	9,601	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	. 0			
Credit institutions	8,675	0	0	0	0	C	0	0	0	8,458	0	0	0	0	0	0	0	0			
Other financial corporations	1,134	0	0	0	0	1	0	0	0	1,143	0	0	0	0	0	0	0	0			
			_	_	_	_								_		_	_]			
Non-financial corporations	0	0	0	0	0	,	0	0	0	C C	0	0	0	0	0	0	0	0			
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0			
of which: Loans collateralised by commercial immovable property at	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0				
amortised cost	-			_		1]]		1]			_		_]			
Households	0	0	0	0	0	c	0	0	0	0	0	0	0	0	0	0	0	0			
of which: Loans collateralised by residential immovable property at amortised cost	0	0	0	0	0	٥	o	0	0	0	0	0	0	0	0	0	0	0			
of which: Credit for consumption at amortised cost	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0				
DEBT INSTRUMENTS other than HFT	18,994	0	0	0	0	1	0	0	0	18,732	0	0	0	0	0	0	0	0			
OFF-BALANCE SHEET EXPOSURES	1,959			_	_		0			2,089				_							
OFF-BALANCE SHEET EXPOSURES T	1,959		U	U	U		U	U	U	2,089		U	U	U	U	U	U	٥			

⁽¹⁾ For the dilefelation of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 January 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at a mortised 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 exported. Institution in the contract of institution is exported and contractive elements of institution in the contractive elements of institution is exported. In contractive elements at a mortised cost) and changes in fair value of the robustness of the fair value of the than HFT)
(4) For the orbalismos sheet kens, accumulated impairment and accumulated repative changes in fair value due to credit risk are disclosed with a positive sign of the special special contraction, in the contraction, in the contraction, in the contraction is disclosed with the opposite sign of what is reported according to the FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on debalance thereof which the contraction is disclosed with the opposite sign of what is reported according to the FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on debalance thereof which is a positive sign of the provisions of the pro



Forborne exposures

			As of 30/	09/2020		As of 31/12/2020										
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	o	0	o	o	o	o	o	o	o	0	o				
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)	0	0	0	0	0	o	0	0	0	0	0	0				
Central banks	0	0	0	0	0	O	0	0	0	0	0	0				
General governments	0	0	0	0	0	O	0	0	0	0	0	0				
Credit institutions	0	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	0				
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0				
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	0	0	0					
Households	0	0	0	0	0	0	0	0	0	0	0	0				
DEBT INSTRUMENTS other than HFT	0	0	0	0	0		0	0	0	0	0					
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	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

[©]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 FINKEP framework (templates F18.00 / F19.00), 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-TTS 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 FINKEP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

RBC Investor Services Bank S.A.

			As of 31/	03/2021		As of 30/06/2021									
		Gross carrying amount of exposures with forbearance measures pro		mpairment, hanges in fair redit risk and exposures with easures ²	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated impairment accumulated changes in to value due to credit risk an provisions for exposures forbearance measures ²	air 1d	Collateral and fina received on ex forbearance	xposures with			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures	Of which of perform exposure forbear measu	ning s with ance		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)			0	0		0	0	0	0	0	0	0			
Central banks	0	0	0	0			0	0	0	0	0				
General governments	0	0	0	0			0	0	0	0	0				
Credit institutions	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	O		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	0	o	0	0	o	0	0	0	0	0	0	0			
Central banks	0	0	0	0	d	0	0	0	0	0	0	0			
General governments	0	0	0	0	O.	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	O.	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	O	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	O.	0	0	0	0	0	0	0			
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	C		0	0	0	0	0				
Households	0	0	0	0	0	0	0	0	0	0	0	0			
DEBT INSTRUMENTS other than HFT	0	0	0	0	0		0	0	0	0	0				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	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 F18.00 / F19.00), 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.



2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading
RBC Investor Services Bank S.A.

Ī			AS 01 3	0/09/2020					AS OF 3	1/12/2020					As of 3	1/03/2021					AS 01 31	0/06/2021		1
	Gross carrying amount					Accumulated	Gross car	ying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Construction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
H Transport and storage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I Accommodation and food service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M Professional, scientific and technical activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N Administrative and support service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	0	ō	0	0	0	0	0	0	0	0	ō	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0			0	0	0	0		0	0	0	1 0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.