

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



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,047	1,102	1,094	1,088	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,047	1,102	1,094	1,088	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,047	1,102	1,094	1,088	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	1,047	1,102	1,094	1,088	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,047	1,102	1,094	1,088	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,047	1,102	1,094	1,088	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	4,654	4,075	4,250	4,610	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,654	4,075	4,250	4,610	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	22.50%	27.06%	25.75%	23.59%	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	22.50%	27.06%	25.75%	23.59%	(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	22.50%	27.06%	25.75%	23.59%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.50%	27.06%	25.75%	23.59%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.50%	27.06%	25.75%	23.59%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.50%	27.06%	25.75%	23.59%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	20,713	19,069	18,871	18,450	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	5.06%	5.78%	5.80%	5.89%	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 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,047	1,102	1,094	1,088	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,047	1,102	1,094	1,088	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	20,713	19,069	18,871	18,450	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	20,713	19,069	18,871	18,450	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.1%	5.8%	5.8%	5.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	5.8%	5.8%	5.9%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

RBC Investor Services Bank S.A.

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	1,047	1,102	1,094		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	1,047	1,102	1,094	·	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	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	instruments) Retained earnings	455	478	474	474	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	1	4	3	3	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	150	191	197	197	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	9	9	9	9	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-149	-161	-171		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 CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	0	0	0		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	0	0	0		C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	0	0	0		C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
		(-) Excess deduction from AT1 items over AT1 Capital	0	0	0		C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.13	(-) Excess deduction from ATT items over ATT Capital		Ů		· ·	C 01.00 (1440,c010)	Article 30(1) point (j) of CKK
	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 (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	0.1.14.1		0	0	0		5 04 00 (450 , 040)	
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	0	0	0		C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	have a significant investment	0	0	0		C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
		(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	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	significant investment	0	0	0		C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	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 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital 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	Other Additional Tier 1 Capital components and deductions	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 (r748,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)	1,047	1,102	1,094	1,088	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	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 (r950,c010) + C 01.00 (r970,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	4,654	4,075	4,250	4,610	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
MEQUINEMENTS	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)	22.50%	27.06%	25.75%	23.59%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.50%	27.06%	25.75%	23.59%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.50%	27.06%	25.75%	23.59%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,047	1,102	1,094	1,088	[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)	22.50%	27.06%	25.75%	23.59%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	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	0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a rec						

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	3,084	2,755	2,839	3,197	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	3,084	2,755	2,839	3,197	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)	538	330	439	351	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	90	75	78	110	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 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	180	153	133	138	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	180	153	133	138	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	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	761	761	761	814	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	761	761	761	814	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	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	4,654	4,075	4,250	4,610	



2019 EU-wide Transparency Exercise P&L RBC Investor Services Bank S.A.

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Provided and must be record 10	(min EUD)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Stand Standsets room		101	145	42	83
Short loss are convenienced Scill		3	4	n	0
100 100		60	90	20	5ρ
(2) A mile of place and programs (1)					64
Clambrid monitor is used approximated another in international measurement in another in international measurement in another in international measurement in another international measurement in the international measurement in another international measurement in ano		46			30
Exercises plants regalate regarded responsible regarded responsible processes and least the control of the co		0	0/	0	0
Owner Control Contro		0	0	0	
A		0	0	0	
The comment of the comment of the comment alone and the filters are listed to some of the first alone and the filters before to alone and the filters before the filters and the filters before the filters and the filters before the filters and the filters		251	332	79	158
Seal		251	552	75	130
Disease of the family all seases and its all feat years brokenge security register (a) 1	assets, net	1	1	0	0
Siles or C) loses from hotge accounting, net social age affers and	Gains or (-) losses on financial assets and liabilities held for trading, net	116	150	26	54
State Stat	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
Seed	Gains or (-) losses from hedge accounting, net	0	0	0	0
1971 1972 1972 1972 1973 1973 1973 1974	Exchange differences [gain or (-) loss], net	0	0	-1	0
Altimistrative expense) Pervication 14 18 5 Addication gains or (*) losses, net 0 0 0 Addication gains or (*) losses, net 0 0 0 Addication gains or (*) losses, net 0 0 0 Addication gains or (*) losses, net 0 0 0 Addication gains or (*) losses, net 0 0 0 Addication gains or (*) losses, net 0 0 0 Addication gains or (*) losses of provisions 0 0 Addication gains or (*) losses of the provisions 0 0 Addication gains or (*) losses of the provisions 0 0 Addication gains or (*) losses of the full provisions 0 0 Addication gains or (*) losses of the full provisions 0 Addication gains or (*) losses of the full provisions 0 Addication gains or (*) losses of the full provisions 0 Addication gains or (*) losses or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) losses or (*) loss of the full provisions 0 Addication gains or (*) loss of the full provisions 0 Addication gains or (*) loss of the full provisions 0 Addication gains or (*) loss of the full provisions 0 Addication gains or (*) loss of the full provisions 0 Addicatio	Net other operating income /(expenses)	-18	-23	-6	8
Depresidation Depresidatio	TOTAL OPERATING INCOME, NET	363	482	107	238
According against or () Insexts, net 0 0 0 0 0 0 0 0 0	(Administrative expenses)	280	371	105	194
Provisions or (-) reversal of provisions) (Commitments and quarantizes given) (Commitment or (-) reversal of injustment or injustment or (-) reversal of injustment or injustment injustment or injustme	(Depreciation)	14	18	5	10
(Commitments and quaranties given) 0	Modification gains or (-) losses, net	0	0	0	0
(Other porvisions) Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which pending legal issues and tax litigation \ Of which text in which we have a substitution \ Of which the found for general banking risks, net) \ Of which the found in manufaction \ Of which the found in the pending legal issues and tax litigation \ Of which the found in the pending legal issues and tax litigation \ Of which the found in the pending legal issues and tax litigation \ Of which the pending legal issues and tax litigation \ Of which the found in the pending legal issues and tax litigation \ Of which the found in the pending legal issues and tax litigation \ Of which the pending legal issues and tax litigation \ Of which the pending legal issues and tax litigation \ Of which the pending legal issues and tax litigation \ Of which the pending legal issues and tax litigation \ Of which the pending legal issues and tax litigation \ Of which the pending legal issues and tax litigation \ Of which the pending legal issues and tax litigation \ Of which text legal issues and tax litigation \ Of which text legal issues and tax litigation \ Of which text legal issues and tax litigation \ Of which text legal issues and tax litigation \ Of which text legal issues and tax litigation \ Of which text legal issues and tax litigation \ Of which text legal issues and tax litigation \ Of which text legal issues and tax litigation \ Of which tex	(Provisions or (-) reversal of provisions)	12	16	3	6
Of which pending legal issues and tax litigation of the fund for general banking risks, net) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Commitments and guarantees given)	0	0	0	0
of which restructuring Increases or (-) decreases of the fund for general banking risks, net) 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Other provisions)	12	16	3	6
Increases or (-) decreases of the fund for general banking risks, net) ² Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Fin	Of which pending legal issues and tax litigation ¹		5		
Impairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss) (financial assets at a mortised cost) (Impairment or (·) reversal of impairment on financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventu	Of which restructuring ¹		0		
Impairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss) (financial assets at a mortised cost) (Impairment or (·) reversal of impairment on financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventu	(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Financial assets at amortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 1	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	0	0	0
Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (og which Goodwill or good on the Goodwill of Sool on the	(Financial assets at fair value through other comprehensive income)	0	0	0	0
(of which Goodwill) Negative goodwill recognised in profit or loss Negative goodwill recognised in profit or loss Negative goodwill recognised in profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR	(Financial assets at amortised cost)	0	0	0	0
Regative goodwill recognised in profit or loss Finance of the profit or (-) loss of investments in subsidaries, joint ventures and associates Foreit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations FOREIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS FOREIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS FOREIT OR (-) LOSS after tax from discontinued operations FOREIT OR (-) LOSS FOR THE YEAR	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	3	0	0
Share of the profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM discontinued operations PROFIT OR (-) LOSS FOR THE YEAR PROFIT OR (-) LOSS FOR THE YEAR 10 10 10 10 10 10 10 10 10 10 10 10 10 1	(of which Goodwill)	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Negative goodwill recognised in profit or loss	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS AFTER	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	-2
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 45 Profit or (-) loss after tax from discontinued operations 5 PROFIT OR (-) LOSS FOR THE YEAR 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	57	75	-6	25
Profit or (-) loss after tax from discontinued operations 0	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	45	61	-4	23
PROFIT OR (-) LOSS FOR THE YEAR 61 -4	Profit or (-) loss after tax from discontinued operations	0	0	0	0
	PROFIT OR (-) LOSS FOR THE YEAR	45	61	-4	23
· ·	Of which attributable to owners of the parent		60	-4	23

⁽¹⁾ Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)		As of 30/09/20	18			As of 31/	/12/2018			As of 31,	/03/2019			As of 30/	/06/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierard	chy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
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	11,614				10,806				10,058				8,888				IAS 1.54 (i)
Financial assets held for trading	372	0	372	0	257	0	257	0	292	0	292	0	268	0	268	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	923	0	923	0	379	0	379	0	778	0	778	0	1,215	0	1,215	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	6,670				6,768				6,948				7,102				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.Par 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	378				388				420				552				
TOTAL ASSETS	19,957				18,599				18,497				18,025				IAS 1.9(a), IG 6

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

(mln	n EUR)			As of 30/09/20	L8				As of 31	l/12/2018					As of 31,	03/2019					As of 30	0/06/2019			
		Gross carr	ying amount		Accui	mulated impairment	Gro	ss carrying am	ount	Accı	umulated impair	ment	Gro	ss carrying am	ount	Accu	mulated impai	rment	Gros	ss carrying am	ount	Accu	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	S	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 creditimpaired 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 creditimpaired	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 e Credit-impaire assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk	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 creditimpaired	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	923	3	0	0	0	0 379	C)	0 (0	0	778	3	0	0	0 () (1,215	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	C)	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	С)	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	6,670)	0	0	0	0 6,768	C		0 (0	0	6,949)	0	0	0 ()	7,103	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.



Market Risk

RBC Investor Services Bank S.A.

	SA					I	М									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		ICE RISKS CAP IARGE FOR CTP			VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREMI DEFAULT MIGRATIO CAPITAL O	T AND ON RISK		CE RISKS CAP ARGE FOR CTP		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	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		LAST 1EASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS - AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST IEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30,	09/2018									As of 31/1	2/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk	145 145 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0							0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0						
Foreign exchange risk Commodities risk Total	36 0 180	44 0 153	0	0	0 0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0
Total	As of 31/03/2019	As of 30/06/2019	J	J	J	As of 31,	03/2019	, ,	,	.	J	J	J	J	J	As of 30/0	J	J.	J ₁	J	J	Ü
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total	86 86 0 0 0 0 47 0	103 103 0 0 0 0 0 36 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0						0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0		

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

Credit Risk - Standardised Approach

RBC Investor Services Bank S.A.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	11,259	11,277	4		10,454	10,454	5	
	Regional governments or local authorities	0	0	0		0	19	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	7,735	7,252	1,577			6,942	1,462	
	Corporates	3,870	1,841	1,846		2,945	1,439	1,446	
	of which: SME Retail	0	0	0		0	0	0	
	of which, CME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property		0	0		0	0	0	
	of which: SME	0	0	0		0	0		
	Exposures in default		0	0	0	0	0		0
	Items associated with particularly high risk	ol	0	0		0	0	0	
	Covered bonds	o	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	243	243	195		231	231	172	
	Standardised Total ²	23,107	20,614	3,622	0	20,804	19,084	3,086	

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

(2) Standardised Tota	I does not incl	ude the Secut	arisation positio	n unlike in the	previous T	ransparency	exercises'	results.

					Standardise	d Approach			
			As of 30,	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	5,040	5,040	1		6,676	6,676	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	3		11	11	5	
	Corporates of which: SME	54	54	54		15	15	15	
	Retail	0	0	0		0	0		
	of which: SME	0	0			0	0		
SWITZERLAND	Secured by mortgages on immovable property	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	6	6	4		4	4	3	
	Standardised Total ²				due to smallt conversion factors				0

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

					Standardise	ed Approach				
			As of 30	/09/2018		As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions²	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	2 447	2 100	0		0	2.675	725		
	Institutions	3,447	3,189	641		3,675	3,675	735		
	Corporates of which: SME	0	0			0	0			
	Retail	0	0			0	0	0		
	of which: SME	0	0			0	0			
CANADA	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	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	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	3	3	1		3	3	1		
	Standardised Total ²				l 0					

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

		exposures, but includes gener	al credit risk adjustments.	· ·		· · · ·			
					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,983	2,983	603		2,842	2,842	575	
	Corporates	150	111	111		151	108	108	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LINITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
ONTIED KINGDON	Secured by mortgages on immovable property	0	0	0		0	0	0	
	OF WHICH: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	7	7	4		7	7	4	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

RBC Investor Services Bank S.A.

					Standardise	d Approach			
			As of 30,	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks	5,437	5,437	1		3,141	3,141	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	118	31	6		110	22	5	
	Corporates	1,939	931	931		1,205	708	709	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UXEMBOURG	of which: SME	0	0	0		0	0	0	
UNLINDUUNU	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	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2	0		7	7	2	
	Standardised Total ²				0				

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

		exposures, but includes general credit risk adjustments.								
					Standardise	ed Approach				
			As of 30	/09/2018			As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)		-0-			=00				
	Central governments or central banks	525	525	0		529	529	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	Institutions	20	20	13		26	26	11		
	Corporates	445	260	260		20 417	282	282		
	of which: SME	0	200 N	0		n 117	202 N	0		
	Retail	0	0	0		0	0			
	of which: SME	0	0	0		0	0	0		
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	8	8	5		5	5	2		
	Standardised Total ²				0				0	

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

		exposures, but includes genera		,		valuation adjustments (AVAS) al			
					Standardise	d Approach			
			As of 30,	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	3		8	8	4	
	Corporates	556	185	186		415	62	62	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
IRELAND	Secured by mortgages on immovable property	0	0			0	0		
	of which: SME	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	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30/	09/2018			As of 31	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks	7	7	0		6	6	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	150	150	75		0	0			
	Corporates	396	44	48		397	37	43		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
ITALY	of which: SME	0	0	0		0	0	0		
IIALI	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 Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0			0	0			
	Equity	0	0			0	0			
	Other exposures	22	22	19		7	7	4		
	Standardised Total ²				0					



Credit Risk - Standardised Approach

RBC Investor Services Bank S.A.

					Standardise	d Approach			
			As of 30/	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	149	30	11		178	52	25	
	Corporates of which: SME	166	116	116		296	184	184	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
JNITED STATES	Secured by mortgages on immovable property	0	0	1		0	0		
	of which: SME	o l	0			0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	Ů	0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

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

		exposures, but includes general credit risk adjustments.							
					Standardise	d Approach			
			As of 30	/09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ſ 	(mln EUR, %)		0			2	2	2	
i	Central governments or central banks	0	0	0		2	2	2	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	١	0			0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Other Countries	of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other expections	106	106	155		100	100	U	
	Other exposures	186	186	155		189	189	151	
	Standardised Total ²	(1) Original exposure unlike Expo	1 1 1 1 2		0	19. 1 19. 11. 11.	/ 1 10 11 25 25 13		0

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

		exposures, but includes gener		terparty excludes those for sect	iristisation exposures, additional	valuation aujustments (AVAS) a	nd other own rands reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0			0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country	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	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

RBC Investor Services Bank S.A.

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	9,723	9,723	11		8,625	8,625	8	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0	(0	0	0	
	Multilateral Development Banks	0	0	(0	0	0	
	International Organisations	0	0	(0	0	0	
	Institutions	7,568	7,348			8,138	7,920	1,664	
	Corporates	2,991	1,541	1,547	7	2,656	1,560	1,563	
	of which: SME	0	0	(0	0	0	
	Retail	0	0	(0	0	0	
Consolidated data	of which: SME	0	0	(0	0	0	
Consolidated data	of which: SME Secured by mortgages on immovable property	0	0	(0	0	0	
	of which: SME	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	
	Covered bonds	0	0	(0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	279	279			375	375	313	
	Standardised Total ²	20,561	18,891	3,278	0	19,795	18,481	3,548	

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach					
			As of 31,	/03/2019			As of 30	/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	4,753	4,753	1		5,947	5,947	1			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	14	14	7		16	16	7			
	Corporates	31	31	31		64	64	64			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
SWITZERLAND	of which: SME	0	0	0		0	0	0			
31111221(2)(17)	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME Exposures in default	0	0	0	^	0	0	0	^		
	Items associated with particularly high risk	0	0	0	U	0	0	0	U		
	Covered bonds	١	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	١	0	0		0	0				
	Collective investments undertakings (CIU)	١	0	0		0	٠ م				
	Equity	١	0	0		0) n				
	Other exposures	1	1	1		4	4	2			
	Standardised Total ²	1	1	1	0	1	1		0		

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

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

		exposures, but includes genera	ii credit risk adjustinerits.						
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,608	3,608	722		3,917	3,917	783	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CANADA	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0			
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	6	6		0	4	4	 	

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

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

		exposures, but includes genera		respondy excludes those for sec	curistisation exposures, additional	valdation dajastinents (xxvxis) t	and other own rands reduction	is related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		3	3	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	2 210	2 210	0		2 226	2 226	650	
	Corporates	3,218 102	3,218 98	649 98		3,226 102	3,226 94	94	
	of which: SME	102	90	90		102	94	94	
	Retail	Ŏ	0			0	0		
			0			0	0	0	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	5	5	4		14	14	8	
	Standardised Total ²				0				0



Institutions

of which: SME

of which: SME

of which: SME

Exposures in default

Other exposures
Standardised Total²

Secured by mortgages on immovable property

Items associated with particularly high risk

Collective investments undertakings (CIU)

Claims on institutions and corporates with a ST credit assessment

Corporates

Retail

FRANCE

2019 EU-wide Transparency Exercise

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Credit Risk - Standardised Approach

		RBC Investor Services Bank S.A.										
					Standardise	ed Approach						
			As of 31	/03/2019			As of 30	/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	4,430	4,430	4		2,131	2,131	0				
	Regional governments or local authorities Public sector entities	0	0	0			0					
	Multilateral Development Banks	0	o o				0					
	International Organisations	0	0	0		0	0	0				
	Institutions	90	1	0		90	2	0				
	Corporates	1,225	718	718		864	728	728				
	of which: SME Retail	0	0	0		0	0	0				
	of which: SME	0	0			1	0	0				
LUXEMBOURG	Secured by mortgages on immovable property	0	0				0					
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	C			
	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	0	0	0		0	0	0				
	Collective investments undertakings (CIU) Equity	0	0			1	0	0				
	Other exposures	31	31	13		21	21	16				
	Standardised Total ²				0				0			
		 Original exposure, unlike Ex Total value adjustments and exposures, but includes general 	d provisions per country of cou									
					Standardise	ed Approach						
			As of 31	/03/2019			As of 30	/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²			
	(mln EUR, %)											
	Central governments or central banks	530	530	0		535	534	1				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks International Organisations	0	0	0			0	0				
	International Organisations	0	<u> </u>]		I]] 0				

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

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

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		exposures, but includes genera	l credit risk adjustments.	. ,	unstisation exposures, additiona	, ,			
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0 0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0 0	0	0		0	0	0	
	International Organisations Institutions	0 8	0	0		0	0	0 4	
	Corporates of which: SME	493	120	120		469	106	106	
	Retail	0	0	0		0	0	0	
IRELAND	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0 0	0	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	0	0	
	Equity Other exposures	0 0	0	0		0	0	0	
	Standardised Total ²				0				0

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

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

		Standardised Approach												
					Standardise	d Approach								
			As of 31,	03/2019			As of 30	/06/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an					
	(mln EUR, %)													
	Central governments or central banks	7	7	0		7	7	0						
	Regional governments or local authorities	0	0	0		0	0	0						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	0	0	0		1	1							
	Corporates	398	33	39		392	16	19						
	of which: SME	0	0	0		0	0	0						
	Retail	0	0	0		0	0	0						
ITALY	of which: SME	0	0	0		0	0	0						
,	Secured by mortgages on immovable property	0	0	0		0	0	0						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	0	0	0	U	0	0	0						
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0 0	0		0 n	0							
	Collective investments undertakings (CIU)	0	n	0 n		n l	0							
	Equity	0	n	l o		n l	0							
	Other exposures	21	21	19		21	21	18						
	Standardised Total ²				0			10						



Credit Risk - Standardised Approach

RBC Investor Services Bank S.A.

					Standardise	d Approach			
			As of 31	./03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	144	13	5		183	52	26	
	Corporates	194	121			196	131	131	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
INITED CTATEC	of which: SME	0	0	0		0	0	0	
JNITED STATES	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	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	0	
	Equity	0	0 n	0		0	0	0	
	Other exposures	0	0	0		1	1	1	
	Standardised Total ²				0		1	1	(

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

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

Standardised Approach	
As of 31/03/2019 As of 30/06/2019	
Original Exposure 1 Exposure Value Risk exposure amount Risk exposure amount Provisions Original Exposure Value Adjustments and provisions Original Exposure Value Risk exposure Value Adjustments and provisions Original Exposure Value Risk exposure Value Adjustments and provisions Original Exposure Value Adjustments and provisions Original Exposure Value Adjustments Adjustment	Value adjustments and provisions ²
(mln EUR, %)	
Central governments or central banks 0 0 0 0	0
Regional governments or local authorities 0 0 0 0	0
Public sector entities 0 0 0 0	0
Multilateral Development Banks 0 0 0 0	0
International Organisations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Institutions 0 0 0 0	0
Corporates 0 0 0 0 of which: SME 0 0 0 0	0
Retail 0 0 0	0
of which: SME	0
Other Countries Secured by mortgages on immovable property	0
of which: SME 0 0 0	0
Exposures in default 0 0 0 0	0 0
Items associated with particularly high risk 0 0 0	0
Covered bonds 0 0 0	0
Claims on institutions and corporates with a ST credit assessment 0 0 0 0	0
Collective investments undertakings (CIU) 0 0 0	0
Equity 0 0 0	0
Other exposures 187 187 138 295 295	260
Standardised Total ² 0	0

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

	•	exposures, but includes genera	ii credit risk dajastrierits.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(mln EUR, %)	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
Centr	tral governments or central banks	0	0	0		0	0	0	
	ional governments or local authorities	0	0	0		0	0	0	
	lic sector entities	0	0	0		0	0	0	
	tilateral Development Banks	0	0	0		0	0	0	
	ernational Organisations	0	0	0		0	0	0	
	itutions	0	0	0		0	0	0	
_	oorates	0	0	0		0	0	0	
	f which: SME	0	0	0		0	0	0	
Country of Retai	f which: SME	0	0	0		0	0	0	
	red by mortgages on immovable property	0	0	0		0	0	0	
	f which: SME	0	0	0		0	0	0	
	osures in default	0	0		0	0	0	0	0
	ns associated with particularly high risk	0	0	0		0	0	0	
	ered bonds	0	0	0		0	0	0	
Claim	ms on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collec	ective investments undertakings (CIU)	0	0	0		0	0	0	
Equit		0	0	0		0	0	0	
	er exposures	0	0	0		0	0	0	
Stand	ndardised Total ²				due to credit conversion factors				0



Credit Risk - IRB ApproachRBC Investor Services Bank S.A.

							RDC IIIVESII	JEI VICES	Dalik S.A.											
										IRB Ap	proach									
			As of 30	/09/2018			As of 3	1/12/2018					As of 31	/03/2019				As of 30/	/06/2019	
		Original Exposure ¹	Exposure	Risk exposure amount	adjustment	Original Exposu	Exposure	Risk exp	oosure amount	aajustment			Risk exposure amount	adjustment	Original E	Exposure ¹	Exposure	Risk exposure amount	adjustmei	
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	s and provisions	Of v	hich: ulted		Of which: defaulted	s and provisions		Of which: defaulted	- Value ¹	Of which: defaulted	s and provisions		Of which: defaulted	Value ¹	Of which: defaulted	s and provision
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
	IRB Total ²			0					0					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 previous Transparency exercises' results.



General governments exposures by country of the counterparty

						RBC Investor Services Bar	nk S.A.					
						As of 31/12/201	3					
						Direct exposures						
	(mln EUR)			On balance sl	heet		De	rivatives		Off balan	ce sheet	
										Off-balance sh	eet exposures	
							Derivatives with positive fair value	Derivatives wit	h 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 designated at fair value through profit or loss comprehe	nancial assets at through other ensive income of which: Financial assets at amortised cost	Carrying amount Notional amo	unt Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria											
[0 - 3M [Belgium	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Bulgaria		0	0	0	0	0	0 0	0	0	0	
[0 - 3M [Cyprus											
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic											
[0 - 3M [Denmark											
[0 - 3M [Estonia											
iotai												



General governments exposures by country of the counterparty

						RI	BC Investor Services Bank	k S.A.						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive 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	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland													
[0 - 3M [France	528 0 0 0 0 0 0 528	528 0 0 0 0 0 0 0 528	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	528 0 0 0 0 0 0 0 528	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 - 3M [Germany													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Croatia													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	6 0 0 0 0 0	6 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	6 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Latvia	6	6		0		0	U		U	U	U	U	U



General governments exposures by country of the counterparty

		RBC Investor Services Bank S.A. As of 31/12/2018											
						Dire	ct exposures						
				On balance s	heet	Dife	ct exposures		Deriva	tives	Off hala	nce sheet	
	(mln EUR)			OII Dalalice Si	ileet				Deliva	uves		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)	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 [Lithuania												
[0 - 3M [Luxembourg	3,141 0 0 0 0 0 0 3,141	3,141 0 0 0 0 0 0 0 3,141	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	3,141 0 0 0 0 0 0 0 3,141	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta												
[0 - 3M [Netherlands												
[0 - 3M [Poland												
[0 - 3M [Portugal												
[0 - 3M [Romania												
[0 - 3M [Slovakia												
[0 - 3M [Slovenia												



General governments exposures by country of the counterparty

		RBC Investor Services Bank S.A. As of 31/12/2018												
						Dire	ct exposures	•						
				On balance s	heet		ct exposures		Deriva	tives		Off balar	nce sheet	-
	(mln EUR)			On Dalance S	ileet			Derivatives with po			negative fair value	Off-balance sh		
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 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 [Consist													
[3Y - 5Y [[5Y - 10Y [Spain													
Total [0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0



General governments exposures by country of the counterparty

						KE	C Investor Services Bank							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balanc	ce sheet	
												Off-balance she	et exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			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: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [China											J. Company of the com		
[0 - 3M [Switzerland	6,676 0 0 0 0 0	6,676 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	6,676 0 0 0 0 0	000000000000000000000000000000000000000	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	
Total [0 - 3M [Other advanced economies non EEA	6,676	6,676	U	· ·	0	6,676	0		0	0		0	
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total [0 - 3M [[3M - 1Y [Latin America and the Caribbean													



General governments exposures by country of the counterparty

RBC Investor Services Bank S.A.

					IX	be investor services barri	ת אותו				
						As of 31/12/2018					
					Dire	ct exposures					
	(mln EUR)			On balance s	heet		Deriva	atives		Off balance shee	t
							Derivatives with positive fair value	Derivatives with ne	egative fair value	Off-balance sheet exposu	res
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 Provis	Risk weighted exposure amount
[0 - 3M [Africa										
[0 - 3M [Others	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

Notes and definition

- 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 have 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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, Cayman Islands, Cuba, Cu
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

						RE	3C Investor Services Bank	< S.A.						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			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: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total [0 - 3M [Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						RI	BC Investor Services Bank	k S.A.						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive 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	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland													
[0 - 3M [France	534 0 0 0 0 0 0 534	534 0 0 0 0 0 0 534	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	534 0 0 0 0 0 0 0 534	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	1
[0 - 3M [Germany													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Croatia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Greece													
[0 - 3M [Hungary													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	7 0 0 0 0 0	7 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	7 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	O
[0 - 3M [Latvia							U		U	U	U	J.	U



General governments exposures by country of the counterparty

						RI	BC Investor Services Bank	k S.A.						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive 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 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 [Lithuania													
[0 - 3M [Luxembourg	2,131 0 0 0 0 0 0 2,131	2,131 0 0 0 0 0 0 0 2,131	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2,131 0 0 0 0 0 0 0 2,131		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 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						RBC Investor Services Bar				
						As of 30/06/2019				
				On halanaa al		rect exposures	Dominion of the state of the st		Off halawa abaat	_
	(mln EUR)			On balance s	heet		Deriva	atives 	Off balance sheet	
									Off-balance sheet exposures	
							Derivatives with positive 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 designated at fair value through profit or loss of which: Financial assets fair value through othe comprehensive income	' amorticod cost	Carrying amount Notional amount	Carrying amount Notional amount	Nominal Provisions	Risk weighted exposure amount
[0 - 3M [Spain									
[0 - 3M [Sweden									
Total [0 - 3M [[3M - 1Y [0 0	0	0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[0 - 3M [United Kingdom	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total [0 - 3M [Iceland	3	3	0	0	0 3	0 0	0 0	0 0	0
Total [0 - 3M [Liechtenstein									
[0 - 3M [Norway									
[0 - 3M [Australia									
[0 - 3M [Canada									
[0 - 3M [Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

						KE	C Investor Services Bank							
							As of 30/06/2019							_
						Direc	t exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance she	et exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	n negative fair value			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: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [China													
[0 - 3M [Switzerland	5,947 0 0 0 0 0	5,947 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	5,947 0 0 0 0 0	()	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA	5,947 0 0 0 0 0 0	5,947 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	5,947 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [Other Central and eastern Europe countries non EEA	U.		U	U								<u> </u>	
Total [0 - 3M [Middle East													
Total [0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

RBC Investor Services Bank S.A.

					TX.	DC 111VC3tO1 SCIVICCS Dail	K J.A.				
						As of 30/06/2019					
					Dire	ct exposures					
(mln EUR)			On balance sl	heet				Deriva	tives	Off balance sheet	
							Derivatives with no	sitive fair value	Derivatives with negative fair value	Off-balance sheet exposures	
							Derivatives with po	sitive fair value	Derivatives with negative fair value		Risk weighte
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 amo
Africa											
Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Country / Region Africa	Country / Region Total gross carrying amount of non-derivative financial assets Africa	Country / Region Total gross carrying amount of nonderivative financial assets Total carrying amount of non-derivative financial assets (net of short positions) Africa	Country / Region Total gross carrying amount of non-derivative financial assets Of which: Financial assets held for trading Africa Of the control of non-derivative financial assets (net of short positions) Of which: Financial assets held for trading	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 designated at fair value through profit or loss Africa O	Country / Region Total gross carrying amount of non-derivative financial assets held for trading Africa On balance sheet Total carrying amount of non-derivative financial assets held for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets designated at fair value through profit or loss of which: Financial assets designated at fair value through other comprehensive income	Country / Region Total gross carrying amount of non-derivative financial assets (red of short positions) As of 30/06/2015 On balance sheet Total gross carrying amount of non-derivative financial assets (red of short positions) of which: Financial assets theid for trading of which: Financial assets at fair value through profit or loss amortised cost of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income	Country / Region Total gross carrying amount of non-derivative financial assets (ret of short positions) Africa On balance sheet On which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Finan	As of 30/06/2019 Direct exposures Direct exposures	As of 30/06/2019 Country / Region Total gross carrying amount of non-defractive financial assets (set of short peats) included for trading Lead for trading	Country / Region Total grass carrying amount of nor-derivative financial assets for of finite. Financial seves held for trading Findle for trading F

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 have 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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Cong Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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



Performing and non-performing exposures

			A	s of 30/09/201	8					Α	s of 31/12/201	.8		
		Gross carry	ing amount		Accumulated i accumulated o value due to co provisions ⁴	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial
		Of which performing but past due >30		-performing ¹	On performing exposures ²	performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	CAPOSUICS	exposures ³	exposures		days and <=90 days		Of which: defaulted	Схрозитез	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	923	0	0	0	0	0	0	379	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	58	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	865	0	0	0	0	0	0	379	0	0	0	0	0	0
Other financial corporations	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
Loans and advances(including at amortised cost and fair value)	18,284	0	0	0	0	0	0	17,575	0	0	0	0	0	0
Central banks	11,007	0	0	0	0	0	0	10,351	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	6,174	0	0	0	0	0	0	6,398	0	0	0	0	0	0
Other financial corporations	1,102	0	0	0	0	0	0	826	0	0	0	0	0	0
Non-financial corporations	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
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	19,207	0	0	0	0	0	0	17,954	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	1,292		0	0	0	0	0	1,321		0	0	0	0	0

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

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

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

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



Performing and non-performing exposures

			Δ	As of 31/03/201	9					ı	As of 30/06/201	9		
		Gross carryi	ng amount		Accumulated i accumulated o value due to co provisions ⁴	hanges in fair	Collaterals and financial		Gross carryi	ng amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing		Of which performing but past due >30		n-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	778	0	0	0	0	0	0	1,215	0	0	0	0	0	0
Central banks	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
Credit institutions	778	0	0	0	0	0	0	1,215	0	0	0	0	0	0
Other financial corporations	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
Loans and advances(including at amortised cost and fair value)	17,006	0	0	0	0	0	0	15,991	0	0	0	0	0	0
Central banks	9,714	0	0	0	0	0	0	8,614	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	6,416	0	0	0	0	0	0	6,238	0	0	0	0	0	0
Other financial corporations	876	0	0	0	0	0	0	1,139	0	0	0	0	0	0
Non-financial corporations	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
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	17,784	0	0	0	0	0	0	17,206	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	1,228		0	0	0	0	0	865		0	0	0	0	0

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

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

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

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



Forborne exposures

			As of 30/09/2018					As of 31/12/2018		
	Gross carrying exposures wit measures		Accumulated im accumulated character value due to creprovisions for exforted provisions for experience me	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated choose value due to creprovisions for each forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	0	o	0	0	0	0	0	0	0	О
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
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
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

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

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



Forborne exposures

			As of 31/03/2019					As of 30/06/2019)	
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
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
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

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

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