



2018 EU-wide Transparency Exercise

Bank Name	SR-bank
LEI Code	549300Q3OIWRHQUM052
Country Code	NO

2018 EU-wide Transparency Exercise

Capital
SR-bank

		(mn EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	2,184	2,373		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,838	1,973		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	811	839	C 01.00 (r020,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,151	1,241	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-71	-67	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	4	5	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	-4	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-12	-12	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	0	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-34	-28	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-7	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	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	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	121	125			
A.2.1	Additional Tier 1 Capital instruments	40	41	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	81	84	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,959	2,098			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	225	275			
A.4.1	Tier 2 Capital instruments	229	279	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	-4	-4	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	12,211	13,334			
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)	Articles 92(3), 95, 96 and 98 of CRR	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.05%	14.80%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	16.04%	15.74%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	17.88%	17.80%	CA3 (5)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,838	1,973	[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))]	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.05%	14.80%	(D.1)/(B-B.1)	-	
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

(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

2018 EU-wide Transparency Exercise

Leverage ratio

SR-bank

(min EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,959	2,098	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,878	2,015	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	26,577	28,024	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	26,577	28,024	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.4%	7.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.1%	7.2%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

SR-bank

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	10,476	11,449
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	10,476	11,449
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	95	83
Risk exposure amount for operational risk	755	834
Other risk exposure amounts	885	968
Total Risk Exposure Amount	12,211	13,334

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

2018 EU-wide Transparency Exercise

P&L
SR-bank

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	654	352
Of which debt securities income	56	27
Of which loans and advances income	596	325
Interest expenses	303	164
(Of which deposits expenses)	156	81
(Of which debt securities issued expenses)	139	79
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	1
Net Fee and commission income	104	68
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	3	-3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-7	-10
Gains or (-) losses from hedge accounting, net	97	-79
Exchange differences [gain or (-) loss], net	-75	106
Net other operating income /(expenses)	4	-16
TOTAL OPERATING INCOME, NET	477	256
(Administrative expenses)	183	96
(Depreciation)	8	5
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	55	18
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	18
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	36	13
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	267	151
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	212	119
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	212	119
Of which attributable to owners of the parent	212	119

⁽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."

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

SR-bank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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, %)									
Consolidated data	Central governments or central banks	638	571	5		604	538	5	
	Regional governments or local authorities	71	71	14		126	125	25	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	269	269	0		413	413	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,339	840	189		1,437	871	174	
	Corporates	1,459	966	941		1,556	993	966	
	of which: SME	1,202	709	225		1,484	922	372	
	Retail	804	361	257		952	406	284	
	of which: SME	408	269	12		513	303	18	
	Secured by mortgages on immovable property	189	145	137		205	153	143	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	15	22	2	9	9	11	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2,729	2,729	273		2,422	2,422	242	
	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	235	235	512		244	244	524		
Securitisation	0	0	0		0	0	0		
Other exposures	217	217	170		233	233	185		
Standardised Total	7,967	6,419	2,522	11	8,201	6,409	2,559	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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

SR-bank

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	7,472	6,846	4,878	53	8,383	7,689	5,661	75	75	
	Corporates - Of Which: Specialised Lending	3,733	3,559	2,227	10	4,289	4,098	2,612	18	18	
	Corporates - Of Which: SME	2,734	2,475	1,953	33	2,945	2,668	2,186	53	53	
	Retail	14,440	14,438	3,076	7	15,167	15,165	3,228	9	9	
	Retail - Secured on real estate property	13,973	13,971	2,879	3	14,599	14,598	2,991	4	4	
	Retail - Secured on real estate property - Of Which: SME	602	602	132	0	612	612	134	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	13,370	13,370	2,746	3	13,987	13,986	2,857	4	4	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	468	467	197	4	568	567	237	5	5	
	Retail - Other Retail - Of Which: SME	37	37	11	1	38	37	13	1	1	
	Retail - Other Retail - Of Which: non-SME	431	430	186	4	530	529	224	4	4	
	Equity			0				0			
	Securitisation	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				0			
	IRB Total			7,954				8,890			

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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

SR-bank

(min EUR)

As of 31/12/2017																		
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
				Held for trading ¹	Designated at fair value through profit or loss ²		Available-for-sale ³	Loans and Receivables ⁴		Held-to-maturity investments	of which:							
	of which: loans and advances	of which: debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances		of which: Debt securities							
TOTAL - ALL COUNTRIES	490.4	13.1	477.2	0.0	0.0	0.0	422.0	0.0	422.0	0.0	0.0	0.0	13.1	13.1	0.0	55.2	0.0	55.2

Note:

Information disclosed in this template is sourced from FINREP templates F 04. The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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

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

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

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

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

		SR-bank														
		As of 30/06/2018														
		Direct exposures														
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount		
		Total gross carrying amount of non-derivative financial assets						Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
												Nominal	Provisions			
Total carrying amount of non-derivative financial assets (net of short positions)						Carrying amount	Notional amount	Carrying amount	Notional amount							
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost							
[0 - 3M]	Africa															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

(5) The economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(6) 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, Dillibuti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

SR-bank

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	3,809	0	0	0	0	0	0	3,904	0	0	0	0	0	0
Central banks	8	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	477	0	0	0	0	0	0	496	0	0	0	0	0	0
Credit institutions	3,252	0	0	0	0	0	0	3,341	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	14	0	0	0	0	0	0
Non-financial corporations	71	0	0	0	0	0	0	53	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	19,628	19	321	198	67	56	7	21,671	34	455	341	121	21	0
Central banks	13	0	0	0	0	0	0	86	0	0	0	0	0	0
General governments	13	0	0	0	0	0	0	15	0	0	0	0	0	0
Credit institutions	101	0	0	0	0	0	0	507	0	0	0	0	0	0
Other financial corporations	51	0	5	5	0	0	0	138	0	6	6	0	0	0
Non-financial corporations	6,225	8	269	156	67	47	5	7,061	25	405	296	103	18	0
of which: small and medium-sized enterprises at amortised cost	1,288	2	37	22	0	5	5	4,715	10	113	90	0	0	0
Households	13,226	11	47	36	0	8	2	13,864	9	44	39	18	3	0
DEBT INSTRUMENTS other than HFT	23,436	19	321	198	67	56	7	25,575	34	455	341	121	21	0
OFF-BALANCE SHEET EXPOSURES	1,979		49	46	1	0	0	190		2	0	12	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 Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

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

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

2018 EU-wide Transparency Exercise

Forborne exposures

SR-bank

	As of 31/12/2017					As of 30/06/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,110	91	12	12	58	898	86	0	0	82	82
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,054	90	12	12	57	847	85	0	0	81	81
of which: small and medium-sized enterprises at amortised cost	214	1	0	0	0	311	0	0	0	0	0
Households	50	1	0	0	1	50	1	0	0	1	1
DEBT INSTRUMENTS other than HFT	1,110	91	12	12	58	898	86	0	0	82	82
Loan commitments given	0	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.