

Bank Name	Investeringsmaatschappij Argenta
LEI Code	5493008QOCP58OLEN998
Country Code	BE



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	2,012	2,060	2,061	2,095	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	2,012	2,060	2,061	2,095	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,012	2,060	2,061	2,095	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	2,012	2,060	2,061	2,095	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	2,250	2,290	2,310	2,341	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	2,250	2,290	2,310	2,341	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	9,313	9,117	9,527	9,578	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	9,313	9,117	9,527	9,578	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	21.61%	22.60%	21.63%	21.88%	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	21.61%	22.60%	21.63%	21.88%	(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	21.61%	22.60%	21.63%	21.88%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.61%	22.60%	21.63%	21.88%	(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	24.16%	25.11%	24.25%	24.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.16%	25.11%	24.25%	24.44%	(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	41,206	41,365	42,723	44,263	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	4.88%	4.98%	4.82%	4.73%	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	2,012	2,060	2,061	2,095	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,012	2,060	2,061	2,095	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	41,206	41,365	42,723	44,263	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	41,206	41,365	42,723	44,263	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.9%	5.0%	4.8%	4.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	5.0%	4.8%	4.7%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

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		(505 0()	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	2,250	2,290	2,310		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	2,012	2,060	2,061		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	98	98	98		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		Instruments)	1,810	1,897	1,878		C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 23, 36(1) points (f) and 12 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Retained earnings	1,010	1,037				
		Accumulated other comprehensive income		4	13		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	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	142	125	138	123	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	-7	-7	-5	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-46	-47	-45	-45	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 associated DTLs	0	-7	-12	-10	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-3	-4	-3	-5	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (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.
	A.1.14.1	Of which: from securitisation positions (-)	0	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	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (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	-2	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	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		C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2		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)	2,012	2,060	2,061	2,095	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	238	229	249	246	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	238	229	249	246	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		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	9,313	9,117	9,527		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0		C 05.01 (r010;c040)	
CADITAL PATIOS (9)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.61%	22.60%	21.63%	21.88%		-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.61%	22.60%	21.63%	21.88%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.16%	25.11%	24.25%	24.44%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,012	2,060	2,061	2,095	[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)	21.61%	22.60%	21.63%	21.88%	[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)	
Hemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu						1

(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)	7,138	6,953	7,454	7,494	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	1,303	1,130	1,321	1,380	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	1,915	1,774	2,000	2,213	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	3,268	3,396	3,480	3,248	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	653	653	653	653	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	102	93	66	64	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 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	142	126	89	98	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)	117	119	92	85	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	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	0	0	0	0	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
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,029	1,042	1,042	1,042	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,029	1,042	1,042	1,042	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	785	784	784	795	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	9,313	9,117	9,527	9,578	



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	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	607	813	205	410
Of which debt securities income	57	76		37
Of which loans and advances income	548	733	185	372
Interest expenses	209	282	82	151
(Of which deposits expenses)	72	95	22	43
(Of which debt securities issued expenses)	26	34	8	17
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	20	0	0
Net Fee and commission income	-34	-47	-9	-21
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	4	5	0	5
Gains or (-) losses on financial assets and liabilities held for trading, net	-1	-2	-3	-4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	1
Gains or (-) losses from hedge accounting, net	1	1	-1	-4
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	50	65	16	32
TOTAL OPERATING INCOME, NET	418	573	127	268
(Administrative expenses)	281	363	150	227
(Depreciation)	19	26	9	17
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1	3	0	0
(Commitments and guarantees given)	1	1	0	0
(Other provisions)	0	2	0	0
Of which pending legal issues and tax litigation ¹		2		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1	-3	1	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-2	-3	1	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	118	184	-34	23
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	88	144	-24	18
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	88	144	-24	18
Of which attributable to owners of the parent	75	124	-21	15

⁽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)	А	s of 30/09/20	18			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fa	nir value hierard	chy		Fa	ir value hierarc	hy		Fa	ir value hierarc	chy		Fai	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	800				1,140				757				1,683				IAS 1.54 (i)
Financial assets held for trading	13	0	13	0	10	0	10	0	5	0	5	0	3	0	3	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	65	13	52	0	65	13	52	0	63	13	50	0	69	18	50	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	4,078	3,515	562	1	3,811	3,211	599	1	4,228	3,579	648	1	4,004	3,371	632	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	33,595				33,988				34,912				35,588				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	129	0	129	0	74	0	74	0	16	0	16	0	6	0	6	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	72				194				421				624				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	634				524				700				689				
TOTAL ASSETS	39,387				39,806				41,101				42,665				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

(mlr	nln EUR)			As of 30/09/20:	18					As of 31	/12/2018					As of 31	03/2019					As of 30	/06/2019			
		Gross carry	ying amount		Accu	nulated impairme	nt	Gros	s carrying amo	unt	Accı	ımulated impair	ment	Gro	ess carrying am	ount	Accur	nulated impai	rment	Gros	ss carrying am	ount	Accui	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	ets	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	credit risk since Cre	Stage 3 edit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since 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	4,071		0	-1	0	0	3,804	0		0 -:	0	0	4,228	3 0		0 -:)	4,002	0		-1	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C)	0	0	0	0	0	0		0	0	0	0	0)	0	0)	0	O		0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	4,457	4:	0	-1	-1	0	4,148	42		-:	0	0	4,344	52	2	0 -:	-1	L	4,104	42	(-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	24,256	4,738	129	-1	-11	-12	25,036	4,658	130		1 -10	-13	25,698	4,723	3 12	-:	-10	-12	27,312	4,042	11:	3 -2	-10	-12	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

Investeringsmaatschappij Argenta

	SA					II	Ŋ									IM						
			VaR <i>(Memorandum ite</i>	em) STRESS	SED VaR <i>(M</i>	lemorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL P	RICE RISKS (CHARGE FOR (VaR (Memora	andum item)	STRESSED VaR (Memorandum item)	DEFAU MIGRATI	MENTAL ILT AND ION RISK L CHARGE		ICE RISKS CAF IARGE FOR CTI		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PRE	MULTIPLI FACTOR VIOUS AVERAG VaRt-1) PREVIO WORKIN (SVaR	(ms) x GE OF OUS 60 G DAYS	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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					
raded Debt Instruments		0 0	0	0	0	0							0	0	0	0						
Of which: General risk	,	0	0	0	0	0							0	0	0	0						
Of which: Specific risk		0	0	0	0	0							0	0	0	0						
quities Of which: General risk		0		0	0	0							0	0	0	0						
Of which: Specific risk		0 0		0	0	0							0									
preign exchange risk		0 0	0	0	0	0							0	0	0	0						
Commodities risk		0	0	0	0	0							0	0	0	0						
otal		0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2019	As of 30/06/2019				As of 31/0	03/2019									As of 30/0	6/2019					
raded Debt Instruments		0 0	0	0	0	0							0	0	0	0						
Of which: General risk		0	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	0	0	0	0	0							0	0	0	0						
quities Of which, Conoral risk		0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk		0	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0	0	0 n							0	0	0							
reign exchange risk		o l		0	0	0							0		0							
mmodities risk		0 0		0	ő	0							0	0	Ö	0						
otal		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.



Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Investeringsmaatschappij Argenta

					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	2,710	3,551	17			3,687	17	
	Regional governments or local authorities	754	819	119		716	752	100	
	Public sector entities	218	171	106		248	211	98	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	173	0 21	10		159	8	12	
	Corporates	309	292	210		223	225	193	
	of which: SME	0	0	0		0	0	0	
	Retail	780	158	118	3	808	169	127	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	1,576	619	336	5	1,459	614	336	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	18	18	3 2	19	17	18	2
	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	22	17	17	7	0 21	15	15	
	Other exposures	650	650	351		612	612	215	
	Standardised Total ²	7,212	6,315			7,255			3

⁽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 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, %)	4.640	1.610			1.044	1.044		
	Central governments or central banks	1,618	1,618	0		1,941	1,941	0	
	Regional governments or local authorities	678	742	104		639 248	675	84 98	
	Public sector entities Multilatoral Development Panks	218	171	106		248	211	98	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	15	15	U Q		5	5	11	
	Corporates	162	141	141		172	168	168	
	of which: SME	0	0	111		0	0	0	
	Retail	771	157	118		800	169	126	
5-1-6-1-1-4	of which: SME	0	0	0		0	0	0	
BELGIUM	Secured by mortgages on immovable property	784	517	259		807	510	258	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	19	17	18	0	19	17	18	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	4	4	4		3	3	3	
	Other exposures	520	520	220		582	582	211	

(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	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 a provisions ²
	(mln EUR, %)								
	Central governments or central banks	43	732	0		42	588	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	2	0		2	2	0	
	Corporates	107	112	42		35	40	8	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
THERLANDS	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	790	100	/6		651	103	/8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	Ü	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	U 1	0		0	U 1	U 1	
	Equity Other expecting	131	131	131		30	30		
	Other exposures Standardised Total ²	151	131	131	0	30	30	3	

(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		
	(mln EUR, %)										
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0 12 0 0 0 0 85 2 0	85 11 0 0 0 0 2 0	0 2 0 0 0 0 2 0		0 12 0 0 0 85 0 0	85 11 0 0 0 0 0	0 2 0 0 0 0 0			
FRANCE	of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 8	0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²				0				0		



Credit Risk - Standardised Approach

Investeringsmaatschappij Argenta

					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 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	0	0		
	International Organisations	0	0			0	0	0		
	Institutions	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		
TED KINCDOM	of which: SME	0	0	0		0	0	0		
TIED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	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				
	Other exposures	0	0	0		0	0	0		
	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, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	49	49	10		50	50	10			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		0	0	0			
		10	10	0		0	0	0			
	Corporates of which: SME	10	10	5		0	0	0			
	Retail	0	0	0		0	0	0			
	of which: SME	0	0			0	0	0			
GERMANY	Secured by mortgages on immovable property	o o	0	0		0	ľ	l o			
	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	2	2	2		2	2	2			
	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 genera			unstisation exposures, additional				
					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	284	296	0		252	264	0	
	Regional governments or local authorities	15	15	3		15	15	3	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	15	0	0		12	0	0	
	Corporates	12	3	2		0	0	0	
	of which: SME	0	0			0	0		
	Retail	1	0			1	0		
CD ATN	of which: SME	0	0			0	0	0	
SPAIN	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	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

			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	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	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 of	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 7	Secured by mortgages on immovable property 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		J		
	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		



Credit Risk - Standardised Approach

Investeringsmaatschappij Argenta

					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 Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
	Retail	0	0			0	0		
Country of	of which: SME	0	0			0	0	0	
-	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	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	0	0	0		0	0	0	
	Standardised Total ²				due to credit 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

		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, %)											
	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 Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	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				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0				
counterpart 3	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 Claims on institutions and cornerates with a ST credit assessment	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			0 0) n					
	Other exposures	0	0			0	0	0				
	Standardised Total ²	, in the second	<u> </u>		0				0			
		(1) Octobridation I company of the Francisco										

(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

		(2) Total value adjustments and exposures, but includes gener	provisions per country of coun al credit risk adjustments.	terparty excludes those for seco	uristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds 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	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0		
_	Secured by mortgages on immovable property	0	0			0	0		
Counterpart 10	of which: SME	0	0			0	0		
	Exposures in default		l o		0	0	0		0
	Items associated with particularly high risk		Ŏ		Ü	o l	0		
	Covered bonds	0	o n			n l	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

Investeringsmaatschappij Argenta

					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	2,697	3,456		5	3,108	3,732	48	
	Regional governments or local authorities	789	853	102	2	795	857	106	
	Public sector entities	168	121	24	1	167	121	24	
	Multilateral Development Banks	0	0	(0	0	0	
	International Organisations	0	0	(0	0	0	
	Institutions	221	73	16	5	191	74	16	
	Corporates	296	280	209	9	231	217	183	
	of which: SME	0	0	(0	0	0	
	Retail	846	198	148	3	880	224	168	
Concolidated data	of which: SME	0	0	(0	0	0	
Consolidated data	of which: SME Secured by mortgages on immovable property	1,645	682	390		1,737	697	410	
	of which: SME	0	0	(0	0	0	
	Exposures in default	18	15	16	5 2	17	14	14	3
	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	15	10	10		22	16	16	
	Other exposures	946	946			1,134	1,134	393	
	Standardised Total ²	7,641	6,635	1,321	ւ 3	8,282	7,087	1,380	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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

			Standardised Approach										
			As of 31	/03/2019			As of 30	/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(mln EUR, %)												
	Central governments or central banks	1,497	1,497	0		1,984	1,984	0					
	Regional governments or local authorities	712	777	86		719	780	91					
	Public sector entities	168	121	24		167	121	24					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	73	73	16		74	74	16					
	Corporates	259	238	201		191	172	172					
	of which: SME	0	0	0		0	0	0					
	Retail	837	197	148		871	223	167					
BELGIUM	of which: SME	0	0	0		0	0	0					
DEEGIGIT	Secured by mortgages on immovable property	890	543	286		1,083	557	304					
	of which: SME	0	U 4F	0		0	0	0	2				
	Exposures in default Thoma associated with particularly high rick	17	15	10	2	10	14	14	2				
	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						
	Collective investments undertakings (CIU)	0	0			0	0						
	Equity	1	1	1		Q	Q Q	٩					
	Other exposures	833	833	336		1,047	1,047	376					
	Standardised Total ²	355	333	930	3	1,017	1,017	370	3				

(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	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 a
	(mln EUR, %)								
	Central governments or central banks	22	634	0		22	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	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	37	42	8		38	44	10	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		2	0	0	
ETHERLANDS	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	753	137	104		652	139	105	
	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	6	1	1		6	1	1	
	Other exposures Standardised Total ²	113	113	25	0	87	87	17	

(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	al credit risk adjustments.	,	7				
					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	85	0		0	55	0	
	Regional governments or local authorities	12	11	2		12	11	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	U 95	0	0		55 l	0	0	
	Corporates	00	0	0		0	0		
	of which: SME		0	l o		o l	0		
	Retail	2	0	0		2	0	0	
ED ANICE	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 Other expectings	8	8	8		8	8	8	
	Other exposures	U	U	U	0	U	U	U	0
	Standardised Total ²				1 0 1				l U



Credit Risk - Standardised Approach

					Invest	eringsmaatschappij Ai	rgenta		
					Standardise	d Approach			
			As of 31	1/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amoun	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0 0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0 0	0	0		0	0 0	0	
	Institutions Corporates	0 0	0	0 0		0 0	0 0	0 0	
	of which: SME Retail	0 0	0	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 0	0	0	
	Exposures in default	0 0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	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	
	Equity Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
	Standardised Total				ct due to credit conversion factors ecuristisation exposures, additiona				<u> </u>
		exposures, but includes genera		unterparty excludes those for se			and other own rands reduction	s related to the	
			A	1/02/2010	Standardise	d Approacn	A 6 20	/05/2010	
			AS 01 31	1/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amoun	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)				provisions ²				provisions ²
	Central governments or central banks Regional governments or local authorities	0 50	0 50	0		0 50	0 50	0 10	
	Public sector entities Multilateral Development Banks	0 0	0	0 0		0	0 0	0 0	
	Institutions	0 0	0	0 0		0	0 0	0 0	
	Corporates of which: SME	0	0	0		0 0	0	0	
GERMANY	Retail of which: SME	0 0	0	0		0 0	0	0	
GLIMANT	Secured by mortgages on immovable property of which: SME	0 0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0 0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(1) Original exposure unlike Ey	nosure value is reported hef	ore taking into account any effe	O ct due to credit conversion factors	or credit risk mitigation technic	ques (e.g. substitution effects)		0
			posare value, is reported ben	ore taking into account any circ	ct due to credit conversion factors		ques (e.g. substitution enects).		
		exposures, but includes genera		unterparty excludes those for se	ecuristisation exposures, additiona				
				unterparty excludes those for se		l valuation adjustments (AVAs)			
			al credit risk adjustments.	unterparty excludes those for se	ecuristisation exposures, additiona	l valuation adjustments (AVAs)	and other own funds reduction		
		exposures, but includes genera	al credit risk adjustments. As of 31	1/03/2019	Standardise Value adjustments and	d Approach	As of 30	/06/2019	Value adjustments and
			al credit risk adjustments.		Standardise Value adjustments and	d Approach	and other own funds reduction	s related to the	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	exposures, but includes genera	al credit risk adjustments. As of 31	L/03/2019 Risk exposure amoun	Standardise Value adjustments and	d Approach	As of 30	/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities	Original Exposure ¹	As of 31 Exposure Value ¹	L/03/2019 Risk exposure amoun	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Original Exposure ¹	As of 31 Exposure Value ¹	L/03/2019 Risk exposure amoun	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure ¹	As of 31 Exposure Value ¹	L/03/2019 Risk exposure amoun	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
CDAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Original Exposure ¹	As of 31 Exposure Value ¹	L/03/2019 Risk exposure amoun	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure ¹	As of 31 Exposure Value ¹	L/03/2019 Risk exposure amoun	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure ¹	As of 31 Exposure Value ¹	L/03/2019 Risk exposure amoun	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure ¹	As of 31 Exposure Value ¹	L/03/2019 Risk exposure amoun	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure ¹	As of 31 Exposure Value ¹	L/03/2019 Risk exposure amoun	Standardise Value adjustments and	d Approach Original Exposure ¹	As of 30	/06/2019	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure ¹ 281 15 0 0 0 12 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions ² 0	valuation adjustments (AVAs) d Approach 288 15 0 0 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Company Comp	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 281 15 0 0 12 0 1 1 0 0 0 0 1 1 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions ²	Valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	As of 30, Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Company Comp	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 281 15 0 0 0 12 0 1 1 0 0 0 0 1 1 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors	Valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	As of 30, Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Company Comp	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 281 15 0 0 0 12 0 1 1 0 0 0 0 1 1 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional	Valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Company Comp	
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 281 15 0 0 0 12 0 1 1 0 0 0 0 1 1 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 281 15 0 0 0 12 0 1 1 0 0 0 0 1 1 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional standardise Standardise	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure 281 15 0 0 0 12 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional Standardise Standardise Value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	Original Exposure 281 15 0 0 0 12 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional Standardise Standardise Value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Original Exposure 281 15 0 0 0 12 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional Standardise Standardise Value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Original Exposure 281 15 0 0 0 12 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional Standardise Standardise Value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Total governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	Original Exposure 281 15 0 0 0 12 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional Standardise Standardise Value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	Original Exposure 281 15 0 0 0 12 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional Standardise Standardise Value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Execured by mortgages on immovable property of which: SME	Original Exposure 281 15 0 0 0 12 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional Standardise Standardise Value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure 281 15 0 0 0 12 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional Standardise Standardise Value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure 281 15 0 0 0 12 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional Standardise Standardise Value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure 281 15 0 0 0 12 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31 Exposure Value 292 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² 0 ct due to credit conversion factors ecuristisation exposures, additional Standardise Standardise Value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure 288 15 0 0 0 12 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 300 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	706/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and



Credit Risk - Standardised Approach

Investeringsmaatschappij Argenta

					Standardise	d Approach			
			As of 31	L/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		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	0	0	0		0	0		
	Corporates	0	0	0		0	0		
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	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	U n	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0		
	Equity	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 genera	l credit risk adjustments.	. ,	от фосы со, и и и и и и и и и и и и и и и и и и и	, ,			
					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, %)	2	•			0	•		
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0		
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	0	0			0	0	0	
	Institutions	0	0			0	0		
	Corporates	0	0			0	0		
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	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	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 gener	al credit risk adjustments.						
					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	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 Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	1			0	0		
	Retail	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	
Counterpart 10	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	0	0	0	-	0	0	0	
	Standardised Total ²			re taking into account any effect	0				0

Credit Risk - IRB Approach
Investeringsmaatschappij Argenta

							IRB App	oroach							
				As of 30/	09/2018					As of 31/	12/2018	018			
						Original Exposure ¹ Exposure Value ¹		e amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustme and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0			
	Institutions	2,242	0	2,242	626	0	0	2,109	0	2,109 2,818	565				
	Corporates	3,062	0	3,062	1,391	0	2	2,818	0	2,818	1,302	0			
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0			
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0			
	Retail	28,384	109	28,384	3,268	115		28,775	111		3,396				
	Retail - Secured on real estate property	28,384	109	28,384	3,268	115	22	28,775	111	28,775	3,396	113	3		
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0			
Corisondated data	Retail - Secured on real estate property - Of Which: non-SME	28,384	109	28,384	3,268	115	22	28,775	111	28,775	3,396	113	3		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0			
	Equity	176	0	176	653	0		176	0	176	653	0			
	Other non credit-obligation assets				0						0				
	IRB Total ²				5,938						5,916				

(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.

						IRB Ap	proach					
			As of 30,	09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustme
	(mln EUR, %)	Of which defaulte			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0 0	0	C	0	0	0	0	0	C)
	Institutions	397	0 397	85	C	0	418	0	418	94	C)
	Corporates	1,248	0 1,248	632	C	1	1,170	0	1,170	612	C)
	Corporates - Of Which: Specialised Lending	0	0 0	0	C	0	0	0	0	0	O)
	Corporates - Of Which: SME	0	0 0	0	C	0	0	0	0	0	0)
	Retail	11,977	37 11,977	553	32	2 8	12,131	39	12,131	526	32	2
	Retail - Secured on real estate property	11,977	37 11,977	553	32	2 8	12,131		12,131		32	2
DEL CTUM	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	C	0	0	0	0	0	C)
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	11,977	37 11,977	553	32	2 8	12,131	39	12,131	526	32	2
	Retail - Qualifying Revolving	0	0 0	0	(0	0	0	0	0	C)
	Retail - Other Retail	0	0 0	0	(0	0	0	0	0	C)
	Retail - Other Retail - Of Which: SME	0	0 0	0	C	0	0	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	C	0	0	0	0	0	C)
	Equity	176	0 176	653	C	0	176	0	176	653	C	
	Other non credit-obligation assets											
	IRB Total											

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

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

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure			Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustment
	(mln EUR, %)	Of which defaulted		Of which: defaulted				Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0 0	0	(0	0	0	0	0	C)
	Institutions	475	0 475	103	(0	361	0	361	99	C	D
	Corporates	490	0 490	197	(0	439	0	439	179	C	
	Corporates - Of Which: Specialised Lending	0	0 0	0	(0	0	0	0	0	C	
	Corporates - Of Which: SME	0	0 0	0	(0	0	0	0	0	C	
	Retail	16,372	71 16,372			14	16,609	71	16,609	2,868	81	1
	Retail - Secured on real estate property	16,372	71 16,372	2,714	83	14	16,609	71	16,609	2,868	81	1
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	(0	0	0	0	0	C)
INLITILICIANDS	Retail - Secured on real estate property - Of Which: non-SME	16,372	71 16,372	2,714	83	14	16,609	71	16,609	2,868	81	1
	Retail - Qualifying Revolving	0	0 0	0	(0	0	0	0	0	C	
	Retail - Other Retail	0	0 0	0	(0	0	0	0	0	C	
	Retail - Other Retail - Of Which: SME	0	0 0	0	(0	0	0	0	0	C	
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	(0	0	0	0	0	C	
	Equity	0	0 0	0	(0	0	0	0	0	C	
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach				
			As of 30/	09/2018			As of 31	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure	Exposure Value ¹	Risk exposure amount		Value adjustment and
	(mln EUR, %)	Of which: defaulted	Value	Of which: defaulted	provisions	Of wh defau	nich:		Of which: defaulted	provisions
	Central banks and central governments	deladited	0	delauited	0	n uelau	n o	0	delauited	
	Institutions	406	406	130		472	0 472	127		
	Corporates	433	433	164		381	0 381			í
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0 0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0 0	0		
	Retail	6 0	6	0 0	0 0	6	0 6	0	0)
	Retail - Secured on real estate property	6	6	0	0 0	6	0 6	0	0	
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0 0	0	0)
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	6	6	0	0	6	0 6	0	0)
	Retail - Qualifying Revolving	0	0	0	0	0	0 0	0	0)
	Retail - Other Retail	0	0	0	0	0	0 0	0	0)
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0 0	0	0)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0 0	0	0)
	Equity	0 0	0	0 0	0	0	0 0	0	0)
	Other non credit-obligation assets									
	IRB Total									

						IRB App	proach					
			As of 30/	09/2018					As of 31/:	/12/2018		
		Original Exposure ¹	Of which:				Exposure adjustments Exposure		Exposure	Risk expos	ure amount	Value adjustme and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	Central banks and central governments	0 0	0	0	derdanced 0	0	0	0	0	0) derdanced	0
	Institutions	260 0	260	127		0	249	0	249	107	, (0
	Corporates	177 0	177	55	l o	0	139	0	139	45	; (0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail	2 0	2	0	0	0	2	0	2	0		0
	Retail - Secured on real estate property	2 0	2	0	0	0	2	0	2	0		0
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	2 0	2	0	0	0	2	0	2	0		0
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		0
	Equity	0 0	0	0	0	0	0	0	0	0		0
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB ApproachInvesteringsmaatschappij Argenta

						IRB App	proach					
			As of 30/	09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Original Exposure ¹		Risk exposure amount		Va adjust
	(mln ELID 0/)	Of which:			Of which:	and provisions		Of which:	Value ¹		Of which:	aı provi
	(mln EUR, %) Central banks and central governments	defaulted	0	0	defaulted	0	0	defaulted 0	0	0	defaulted	2
	Institutions	38	38	12			74] 0	74	15	(ءُ ا
	Corporates	260	260	113		ا ا	278	-	278	117		5
	Corporates - Of Which: Specialised Lending	0	0	0			0	0	0	0	(ა
	Corporates - Of Which: SME	0	0	0	C	0	0	0	0	0	(ა
	Retail	2	2	0	C	0	2	0	2	0	(J
	Retail - Secured on real estate property	2	2	0	C	0	2	0	2	0	(ა
CEDMANN/	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0	(ა
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	2	2	0	C	0	2	0	2	0	(ر ر
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0	()
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0	()
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	0	()
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	()
	Equity	0 0	0	0	C	0	0	0	0	0	()
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31	/12/2018		
		Original Exposure ¹	Original Exposure ¹ Exposure Value ¹				Original	Exposure ¹	Exposure			Value adjustments
	(colo EUD 0/)	Of which:	- Value*		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %) Central banks and central governments	defaulted) 0	0	defaulted	0		defaulted) 0	0	defaulted	0
	Institutions	15	15	14			15	s o	18	13		
	Corporates	91	91	50			9.		91	47		o o
	Corporates - Of Which: Specialised Lending	0	0	0					0	0		0
	Corporates - Of Which: SME	0 0	0	0		0			0	0		0
	Retail	2 1	. 2	0	(0]	2 1	. 2	0	l c	0
	Retail - Secured on real estate property	2 1	. 2	0	(0		2 1	. 2	0	c	0
CDATAL	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(0	(0	0	0	C	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	2 1	. 2	0	(0]	2 1	. 2	0	c	0
	Retail - Qualifying Revolving	0 0	0	0	(0		o o	0	0	C	0
	Retail - Other Retail	0 0	0	0	(0		0 0	0	0	C	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	(0	(0 0	0	0	(0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(0	(0 0	0	0	[c	0
	Equity	0 0	0	0	(0	(0	0	0	C	0
	Other non credit-obligation assets											
	IRB Total											

					IRB App	proach			
			As of 30/	09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which: defaulted	and provisions	Of which: defaulted	— Value ¹	Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0 (0	0	0 0	0 (0
	Institutions	0 0	0	0	0	0	0	0	0
	Corporates	0 0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0 0	0	0		0	0	0	0
	Retail Secured on real estate preparty	0 0	0	0		0	0	0	0
	Retail - Secured on real estate property Of Which: SME	0 0	0	0		0			0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0			0			0
, ,	Retail - Qualifying Revolving		0			ő			0
	Retail - Other Retail		0	0	ا م	o l	0 0		0
	Retail - Other Retail - Of Which: SME	0 0	0	0		o	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0 0	0	0
	Equity	0 0	0	0	0	О	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach				
			As of 30	09/2018				As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure amount	adjustments
	(mln EUR, %)	Of which: defaulted	- value⁻	Of which: defaulted	and provisions		Of which: defaulted	value⁻	Of which: defaulted	
	Central banks and central governments	0 (0	0 0	0		0 0	0	0	0
	Institutions	0	0	0 0	0		0 0	0	0	0
	Corporates	0	0	0 0	0		0 0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0 0	0		0 0	0	0	0
	Corporates - Of Which: SME	0	0	0 0	0		0 0	0	0	0
	Retail	0	0	0 0	0		0 0	0	0	0
	Retail - Secured on real estate property	0	0	0	0		0 0	0	0	0
Carrature of Carratamant O	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0 0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0		0 0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0		0 0	0	0	0
	Retail - Other Retail	0	0	0	0		0 0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0		0 0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0 0	0	0	0
	Equity	0 0	0	0 0	0		0 0	0	0	0
	Other non credit-obligation assets									
	IRB Total									

					IRB Ap	proach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustmen
	(mln ELID 0/)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions	Of which defaulte		Of which: defaulted	and provisions
	(mln EUR, %) Central banks and central governments	deraulted	0	n derauited	0 0	n derauite	0 0	n derauited	0
	Institutions			٥				ا	0
	Corporates		o o	0	0 0	0	0 0		0
	Corporates - Of Which: Specialised Lending		0	ol	0 0	0	0 0	o	0
	Corporates - Of Which: SME		0	ol	0 0	0	0 0	l ol	0
	Retail	o o	0	o	0 0	0	0 0	0	0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach				
			As of 30	09/2018				As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure amount	adjustmen
		Of which:	Value ¹	Of which:	and provisions		Of which:	Value ¹	Of which	
	(mln EUR, %)	defaulted		defaulted			defaulted		defaulte	j j
	Central banks and central governments	0 0	0	0 0	0	0	0	0	0	0
	Institutions	0 0	0	0 0	0	0	0	0	0	0
	Corporates		0	0 0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0 0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0 0	0	0	0	0	0	0
	Retail	0 0	0	0 0	0	0	0	0	0	0
	Retail - Secured on real estate property	0 0	0	0 0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0 0	0	0	0	0	0	0
soundly of counterpart to	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0 0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0 0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail	0 0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0		0	0	0	0	0	0	0
	Equity	0 0	U	0 0	U	U	U	U	U	U
	Other non credit-obligation assets									
	IRB Total			before taking into account any effect						



Credit Risk - IRB ApproachInvesteringsmaatschappij Argenta

							IRB Ap	proach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Exposu	ıre¹	Exposure Value ¹	Risk exposı	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustmen and
	(mln EUR, %)		which: faulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C)
	Institutions	2,446	0	2,446	699	0	0	2,828	0	2,828	855	C)
	Corporates	3,128	0	3,128	1,366	0	2	3,356	0	3,356	1,422	C	P
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	C	P
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	9
	Retail	29,116	103	29,116	3,480	100	20	29,623	97	29,623	3,248	93	3
	Retail - Secured on real estate property	29,116	103	29,116	3,480	100	20	29,623	97	29,623	3,248	93	3
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	P
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	29,116	103	29,116	3,480	100	20	29,623	97	29,623	3,248	93	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	2
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	C)
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	[C)
	Equity	176	0	176	653	0		176	0	176	653	С)
	Other non credit-obligation assets				0						0		
	IRB Total ²				6,199						6,178		

(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.

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments
	(mln EUR, %) Central banks and central governments		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C	0
	Institutions	363	0	363	82	0	0	364	0	364	88	0	ار
	Corporates	1,201	0	1,201	616	0	1	1,416	0	1,416	704	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0'
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	12,326	34	12,326		27	7	12,682	33	•	477	26	7
	Retail - Secured on real estate property	12,326	34	12,326	497	27	7	12,682	33	12,682	477	26	7
BELGIUM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DELGIOM	Retail - Secured on real estate property - Of Which: non-SME	12,326	34	12,326	497	27	7	12,682	33	12,682	477	26	<u>ار</u>
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	01
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	01
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	<u>'</u>
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0	0	0	0	0	(1 0)
	Equity Other non credit-obligation assets	176	U	1/6	653	U	U	176	U	176	653	U	0)
	IRB Total												

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

						IRB Ap	proach					
			As of 31/	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	— Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0 0	0	C	0	0	0	0	0	C	ז
	Institutions	358	0 358	102	C	0	369	0	369	96	C	י
	Corporates	607	0 607	226	C	0	623	0	623	228	c)
	Corporates - Of Which: Specialised Lending	0	0 0	0	C	0	0	0	0	0	C)
	Corporates - Of Which: SME	0	0 0	0	C	0	0	0	0	0	C)
	Retail	16,756	16,756	2,981	72	13	16,907	63	16,907	2,770	67	1
	Retail - Secured on real estate property	16,756	16,756	2,981	72	13	16,907	63	16,907	2,770	67	1
NETHEDI ANDC	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0	0	0	0	C)
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	16,756	16,756	2,981	72	13	16,907	63	16,907	2,770	67	′
	Retail - Qualifying Revolving	0	0 0	0	C	0	0	0	0	0	C	ן
	Retail - Other Retail	0	0 0	0	C	0	0	0	0	0	C)
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	0	0	0	C	0	0	0	0	0	C)
	Equity	0	0 0	0	C	0	0	0	0	0	C)
	Other non credit-obligation assets											
	IRB Total											

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original l	Original Exposure ¹ Of which: defaulted		Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(mln EUR, %)					Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	Q Q	0	(0 0	0	0	derdanced (0
	Institutions	513	0	513	136	O	0	531	1 0	531	129	(o
	Corporates	391	0	391	150	0	0	373	3 0	373	128	(0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	(0 0	0	0	(0
	Corporates - Of Which: SME	0	0	0	0	0	0	(0 0	0	0	(0
	Retail	6	0	6	0	0	0	(5 0	6	0	(0
	Retail - Secured on real estate property	6	0	6	0	0	0	(5 0	6	0	(0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	(0 0	0	0	(0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	0	0	0	6	5 0	6	0	(0
	Retail - Qualifying Revolving	0	0	0	0	0	0	(0	0	0	(0
	Retail - Other Retail	0	0	0	0	0	0	(0 0	0	0	(0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	(0 0	0	0	(0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	(0 0	0	0	(0
	Equity	0	0	0	0	C	0	(0	0	0	(0
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ıre amount	Value adjustm
	(mln EUR, %)	Of which: defaulted 0 0	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0 0	0	0	C	0	0	0	0	0	0	
	Institutions	494 0	494	219	C	0	823	0	823	378	0	
	Corporates	148 0	148	40	C	0	138	0	138	35	0	
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	0	0	
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	
	Retail	2 0	2	0	C	0	2	0	2	0	0	
	Retail - Secured on real estate property	2 0	2	0	C	0	2	0	2	0	0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	2 0	2	0	C	0	2	0	2	0	0	
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	0	
	Equity	0 0	0	0	C	0	0	0	0	0	0	
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB ApproachInvesteringsmaatschappij Argenta

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	ure amount	Va adjus
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	prov
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	()
	Institutions	89 0	89	16	0	0	90	0	90	16	()
	Corporates	308	308	113	0	1	321	0	321	109	()
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	()
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0	()
	Retail	2 0	2	0	0	0	2	0	2	0	()
	Retail - Secured on real estate property	2 0	2	0	0	0	2	0	2	0	()
CEDMANY	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	()
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	2 0	2	0	0	0	2	0	2	0	()
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0)
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	()
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	()
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	()
	Equity	0 0	0	0	0	0	0	0	0	0	(ו
	Other non credit-obligation assets											4
	IRB Total											

(mln EUR, %) ntral banks and central governments	Original Exposure ¹ Of which:	As of 31/ Exposure Value ¹	/03/2019 Risk expos	sure amount	Value			As of 30/0	06/2019		
	Of which:	_	Risk expos	sure amount	Value						
		– vaiue⁻			adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Valu adjustn
atral banks and central governments	defaulted			Of which: defaulted	and provisions		Of which: defaulted	value⁻		Of which: defaulted	and provisi
	0	0	(0	0	(0	0	0	(δ
stitutions	40	40	24	1 0	0	54	1 0	54	32	C	J
rporates	60	60	36	5 0	0	60	0	60	35/	(J
Corporates - Of Which: Specialised Lending	0	0		0	0	(0	0	0)	()
Corporates - Of Which: SME	0	0		0	0	(0	0	0)	()
tail	2	2			0			2	0)	(J
Retail - Secured on real estate property	2	2			0	,		2	0)	(J
Retail - Secured on real estate property - Of Which: SME	0				0			0	0)		٦
	2	2			0	4		. 2	U)		7
	0				U				U)	(7
	0				0			. 0	0)		7
	0				0				0		0
	0				0				0		ń
								ď	O,		
B Total											
R ui	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 Retail - Other Retail - Of Which: non-SME ty er non credit-obligation assets Total	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME ty er non credit-obligation assets	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Total	Retail - Qualifying Revolving 0 0 0 Retail - Other Retail 0 0 0 Retail - Other Retail - Of Which: SME 0 0 0 Retail - Other Retail - Of Which: non-SME 0 0 0 ty 0 0 0 er non credit-obligation assets 0 0 0	Retail - Qualifying Revolving 0 0 0 0 Retail - Other Retail 0 0 0 0 0 Retail - Other Retail - Of Which: SME 0 0 0 0 0 0 Retail - Other Retail - Of Which: non-SME 0 0 0 0 0 0 ty 0 0 0 0 0 0 er non credit-obligation assets 0 0 0 0 0	Retail - Qualifying Revolving 0 <t< td=""><td>Retail - Qualifying Revolving 0 <t< td=""><td>Retail - Qualifying Revolving 0 0 0 0 0 0 0 Retail - Other Retail 0 0 0 0 0 0 0 0 Retail - Other Retail - Of Which: SME 0 0 0 0 0 0 0 0 0 0 0 Retail - Other Retail - Of Which: non-SME 0 0 0 0 0 0 0 0 0 0 0 ty 0 0 0 0 0 0 0 0 0 0</td><td>setail - Qualifying Revolving 0 <t< td=""><td>setail - Qualifying Revolving 0 <t< td=""><td>Retail - Qualifying Revolving 0 <t< td=""></t<></td></t<></td></t<></td></t<></td></t<>	Retail - Qualifying Revolving 0 <t< td=""><td>Retail - Qualifying Revolving 0 0 0 0 0 0 0 Retail - Other Retail 0 0 0 0 0 0 0 0 Retail - Other Retail - Of Which: SME 0 0 0 0 0 0 0 0 0 0 0 Retail - Other Retail - Of Which: non-SME 0 0 0 0 0 0 0 0 0 0 0 ty 0 0 0 0 0 0 0 0 0 0</td><td>setail - Qualifying Revolving 0 <t< td=""><td>setail - Qualifying Revolving 0 <t< td=""><td>Retail - Qualifying Revolving 0 <t< td=""></t<></td></t<></td></t<></td></t<>	Retail - Qualifying Revolving 0 0 0 0 0 0 0 Retail - Other Retail 0 0 0 0 0 0 0 0 Retail - Other Retail - Of Which: SME 0 0 0 0 0 0 0 0 0 0 0 Retail - Other Retail - Of Which: non-SME 0 0 0 0 0 0 0 0 0 0 0 ty 0 0 0 0 0 0 0 0 0 0	setail - Qualifying Revolving 0 <t< td=""><td>setail - Qualifying Revolving 0 <t< td=""><td>Retail - Qualifying Revolving 0 <t< td=""></t<></td></t<></td></t<>	setail - Qualifying Revolving 0 <t< td=""><td>Retail - Qualifying Revolving 0 <t< td=""></t<></td></t<>	Retail - Qualifying Revolving 0 <t< td=""></t<>

						IRB Ap	proach					
			As of 31	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	C	0	C	0	0	0) (0
	Institutions	0	0	0	c	0	O	0	0	0) (ა
	Corporates	0 0	0	0	c	0	C	0	0	0	ı c	ა
	Corporates - Of Which: Specialised Lending	0	0	0	C	0	C	0	0	0	ı c	ა
	Corporates - Of Which: SME	0 0	0	0	c	0	0	0	0	0	ı) c	ა
	Retail	0 0	0	0	C	0	0	0	0	0	v C	J
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0	v C	J
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0	v C	J
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	r	J
	Retail - Qualifying Revolving	0	0	0	C	0	0	0	0	0	/ C)
	Retail - Other Retail	0	0	0	C	0	0	0	0	0	/ C	J
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0	/ C)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	<u>/</u>)
	Equity	0 0	0	0	0	0	0	0	0	0	<u>'</u>	J
	Other non credit-obligation assets											
	IRB Total											

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

						IRB Ap	proach					
			As of 31	/03/2019					As of 30	/06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	(0	0	(0	0	0	()
	Institutions		0			0			0	0		
	Corporates Corporates - Of Which: Specialised Lending								1			1
	Corporates - Of Which: SME								1 0		ر ار	ó
	Retail								0		آ ر)
	Retail - Secured on real estate property	0 0	0			0	ď	0	0	0	,	J
Country of Country	Retail - Secured on real estate property - Of Which: SME	0 0	0	C	o c	0	C	0	0	0	, c)
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	C) c	0	C	0	0	0	, C	ן
	Retail - Qualifying Revolving	0 0	0	C) c	0	C	0	0	0	, c)
	Retail - Other Retail	0 0	0	C) c	0	C	0	0	0	/ c)
	Retail - Other Retail - Of Which: SME	0 0	0	(0	0	C	0	0	0	· C)
	Retail - Other Retail - Of Which: non-SME	0 0	0	C	ol c	0	C	0	0	0	/	7
	Equity	0 0	0	C		0	C	0	0	0	C	7
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(0	0		
	Institutions	0 0	0	0	0		(0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(0	0		
	Corporates - Of Which: SME Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0			o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach					
			As of 31/	/03/2019				As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0	0	0) (
	Institutions	0 0	0	0	0	0	0	0	0)
	Corporates	0 0	0	0	0 0	0	0	0	0) ()
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0) ()
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0) ()
	Retail	0 0	0	0	0	0	0	0	0) ()
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0) ()
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0)
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0)
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0)
	Retail - Other Retail	0 0	0	0	0	0	0	0	0)
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0) ()
	Equity	0 0	0	0	0	0	0	0	0) ()
	Other non credit-obligation assets										
	IRB Total										



General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij Ar							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	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 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 [Austria	0 100 0 0 0 0 0	0 100 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 100 0 0 0 0 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 [Belgium	232 79 527 30 85 544 1,184 2,683	232 79 527 30 85	0 0 0 0 0 0	0 0 0 0 0 0	104 0 484 0 0 389 0	128 79 43 30 85 155 1,134	((((0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 144 144	0 0 0 0 0 0	181
[0 - 3M [Bulgaria						-7,000							
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij A	rgenta						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-halanco sk	neet exposures	
												OII-Dalailee Si	ieet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	acoignated at rail value	Tall Value till bagil ballel	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				field for trading	through profit or loss	comprehensive income	amortisca cost							
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Finland													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [0	0 0	0	0 0	0 0	0 0	(0 0	0	0 0	0	0	
[1Y - 2Y [[2Y - 3Y [France	12 0	12	0	0	0	12 0	(0 0	0	0	0	0	
[0 - 3M [0	0	0	0	0	0 0	(0	0	0	0 0	0	
Total [0 - 3M [12 0	0 0	0	0	0	12 0 0		0	0	0	0	0	2
[1Y - 2Y [[2Y - 3Y [Germany	0 50	0 50	0	0 0	0	0 30	(0 0	0	0	0	0	
[0 - 3M [Germany	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 [50	50	0	0	0	30	0	0	Ö	0	0	0	10
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [Croatia													
[10Y - more Total [0 - 3M [
[0 - 3M [
[24 - 34 [[3Y - 5Y [[5Y - 10Y [Greece													
			0	0	0	0	0			0	0	0	0	
[3M - 1Y [[1Y - 2Y [0 0	0	0	0 0	0	0 0	(0 0	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary	0 0 5	0 0 5	0 0	0 0	0 0	0 0 5	((0 0	0 0	0 0	0 0	0 0	
[0 - 3M [0 5	0	0 0	0	0	0 5	0	0	0 0	0	0	0 0	0
[0 - 3M [0 0 123	0 0 123	0 0 n	0 0	0 0	0 0 123	((0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[3M - 1Y [Ireland	0 20	0 20	0	0	0	0 20		0 0	0	0	0	0	
Total		52 115 309	52 115 309	0 0 0	0 0	52 115 167	0 0 143		0 0	0 0 0	0 0 0	0 0 0	0 0	0
[0 - 3M [0 15	0 15	0	0	0 15	0	C	0 0	0 0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Italy	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	(((0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[1Y - 2Y [0 0	0 0	0 0	0 0	0	0 0	() ()	0 0	0 0	0	0 0	0	
[0 - 3M [[3M - 1Y [15	15	0	0	15	0	0	0	0	0	0	0	0
[0 - 3M [Latvia													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total														



General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij A	rgenta						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
	(min zort)											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													
[0 - 3M [Malta													
[0 - 3M [Netherlands	20 0 0 0 0 0 22 42	20 0 0 0 0 0 0 22 42	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	20 0 0 0 0 0 0 22 42		0 0 0 0 0 0 0 0 0 0	0 0 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 [Poland	0 0 47 40 0 53 0	0 0 47 40 0 53 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 53	0 0 47 40 0 0		0 0 0 0 0 0 0 0 0 0 0	0 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 [Portugal			•		33	57			Ü		J		
[0 - 3M [Romania	0 10 0 0 0 22 4	0 10 0 0 0 22 4	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 10 0 0 0 22 4	() () ()	0 0 0 0 0 0 0 0 0 0	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 [Slovakia	36	36	0	0	0	36			0	U	U	O	
Total [0 - 3M [Slovenia	21 0 6 33 0 0 0	21 0 6 33 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 0 6 33 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 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

						In	vesteringsmaatschappij A As of 31/12/2018							
						Dire	ect exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost		Notional amount		Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 134 0 15 0 118 0	0 134 0 15 0 118 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 118 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	3
[0 - 3M [Sweden	0 0 25 0 0 0 0	0 0 25 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 25 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [United Kingdom													
[0 - 3M [Iceland	0 0 31 0 0 0 0	0 0 31 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 31 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [Liechtenstein		31				31						· ·	
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij A							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
			Total carrying amount of					Derivatives with po	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			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 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total [0 - 3M [Latin America and the Caribbean	0 0 0 7 0 10	0 0 0 7 7 0 10	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 7 7 0 10	0 0 0 0 0	0 0 0 0 0 0	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		17	17	0	0	0	17	0	0	0	0	0	0	9



General governments exposures by country of the counterparty

Investeringsmaatschappij Argenta

							vesteringsmaatschappij A	90.160						
							As of 31/12/2018							
						Dire	ect exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 0 17 0	0 0 0 0 0 17 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 17 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	

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, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Cuba, Cayman Islands, Cuba, Cayma
- 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, The Democratic Republic, Chad, Comoros, Congo, Con
- (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

						Inv	esteringsmaatschappij Ar							
							As of 30/06/2019							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	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	186 153 24 29 375 293 1,771	186 153 24 29 375 293 1,771 2,831	0 0 0 0 0 0	0 0 0 0 0 0	0 50 0 0 289 108 0	186 103 24 29 86 185 1,719 2,332	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 39 39	0 0 0 0 0 0	114
[0 - 3M [Bulgaria		=,===				-,							
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic	0 0 0 50 0 0 0	0 0 0 50 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 50 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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 [Denmark	30	30	J		30	· ·	O.		J			J	
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						In	vesteringsmaatschappij A As of 30/06/2019							
						Dire	ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	Tall Value till bagil ballel	t of which: Financial assets at amortised cost		Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland													
[0 - 3M [France	0 12 0 0 0 0 0	0 12 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 12 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2
[0 - 3M [Germany	0 0 50 0 0 0 0	0 0 50 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 30 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Croatia	0 0 0 0 0 4 0	0 0 0 0 0 4 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece													
[0 - 3M [Hungary	0 0 0 0 0 5 0	0 0 0 0 0 5 0	0 0 0 0 0 0		0 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 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [Ireland	0 0 124 0 20 87 123	0 0 124 0 20 87 123 354	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 124 0 20 33 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Italy	0 10 0 0 0 0 0	0 10 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 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		10										J	



General governments exposures by country of the counterparty

						Inv	esteringsmaatschappij A	rgenta						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
	(mm zewy											Off-balance sh	eet exposures	
			Total carrying amount of					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	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													
[0 - 3M [Malta -													
[0 - 3M [Netherlands	0 0 0 0 0 0 22 22	0 0 0 0 0 0 0 22 22	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 22		0 0 0 0 0 0 0 0 0 0	0 0 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 [Poland	0 46 0 40 0 55 0	0 46 0 40 0 55 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 55	0 46 0 40 0 0	() () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [Portugal	141	141	0	O	33	00			U	U	U	U	14
[0 - 3M [Romania	0 10 0 0 0 0 29 0	0 10 0 0 0 29 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 10 0 0 0 0 29 0	((((0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	10
[0 - 3M [Slovakia	39	39	U	O		39			U	U	U	J.	10
[0 - 3M [Slovenia	0 6 32 0 0 77 0 115	0 6 32 0 0 77 0 115	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 32 0 0 77 0		0 0 0 0 0 0 0 0 0 0 0	0 0 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

						Inv	esteringsmaatschappij A As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with n	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 130 10 5 0 159 0	0 130 10 5 0 159 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 127 0	0 130 10 5 0 32 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	3
[0 - 3M [Sweden	0 25 0 0 0 0 0	0 25 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 25 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [United Kingdom													
[0 - 3M [Iceland	0 0 31 0 5 0 0	0 0 31 0 5 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 31 0 5 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4
[0 - 3M [Liechtenstein													·
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada													
Total [0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						111	vesteringsmaatschappij Ar As of 30/06/2019							
		Direct exposures												
	(mln EUR)			On balance sl	neet			Deriva	Off balance sheet					
										Off-balance she	Off-balance sheet exposures			
								Derivatives with positive 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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA													
Total [0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total [0 - 3M [Latin America and the Caribbean	0 0 7 0 0 10	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 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 0		



General governments exposures by country of the counterparty

Investeringsmaatschappij Argenta

						2	resteringsmaatschappij A	. 901164						
			As of 30/06/2019											
		Direct exposures												
	(mln EUR)			Off balance sheet										
Residual Maturity				Derivatives with positive fair value Derivatives							n negative fair value	Off-balance s	heet exposures	
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 0 18 0	0 0 0 0 0 18 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 18 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	

Regions:

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

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, Chad, Comoros, Congo, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Ch 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	As of 30/09/201	.8				As of 31/12/2018							
		Gross carry	Accumulated impairs accumulated change value due to credit reprovisions ⁴			hanges in fair	nges in fair lit risk and Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
	Of which performing but past due >30				On performing exposures ²	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures ²	performing	guarantees received on non- performing		
() 500		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		
(mln EUR) Debt securities (including at amortised cost and fair value)	8,635	0	0	0	3	0	0	8,058	0	0	0	2	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	2,714	0	0	0	0	0	0	2,579	0	0	0	0	0	0		
Credit institutions	2,020	0	0	0	0	0	0	1,907	0	0	0	0	0	0		
Other financial corporations	1,705	0	0	0	0	0	0	1,621	0	0	0	0	0	0		
Non-financial corporations	2,195	0	0	0	1	0	0	1,952	0	0	0	1	0	0		
Loans and advances(including at amortised cost and fair value)	29,859	115	129	129	12	12	114	30,894	125	130	130	11	13	116		
Central banks	643	0	0	0	0	0	0	966	0	0	0	0	0	0		
General governments	245	0	0	0	0	0	0	245	0	0	0	0	0	0		
Credit institutions	112	0	0	0	0	0	0	138	0	0	0	0	0	0		
Other financial corporations	266	0	0	0	0	0	0	290	0	0	0	0	0	0		
Non-financial corporations	209	1	1	1	0	1	1	205	1	1	1	0	1	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	28,384	114	127	127	12	12	113	29,050	124	128	128	11	12	115		
DEBT INSTRUMENTS other than HFT	38,494	115	129	129	15	12	114	38,952	125	130	130	13	13	116		
OFF-BALANCE SHEET EXPOSURES	2,492		0	0	1	0	0	2,337		0	0	1	0	0		

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

⁽²⁾ Insitutions report here collective allowances for 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		As of 30/06/2019							
		Gross carryi	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial guarantees		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	
		Of which performing but past due >30	Of which non	Of which non-performing ¹		On non- performing	received on non- performing		Of which performing but past due >30	Of which non	n-performing ¹	On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	8,687	0	0	0	3	0	0	8,217	0	0	0	2	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,722	0	0	0	0	0	0	2,213	0	0	0	0	0	0
Credit institutions	2,155	0	0	0	0	0	0	2,179	0	0	0	0	0	0
Other financial corporations	1,619	0	0	0	1	0	0	1,574	0	0	0	0	0	0
Non-financial corporations	2,192	0	0	0	1	0	0	2,252	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	31,223	120	120	120	11	12	108	33,090	116	113	113	12	12	101
Central banks	564	0	0	0	0	0	0	1,508	0	0	0	0	0	0
General governments	245	0	0	0	0	0	0	259	0	0	0	0	0	0
Credit institutions	360	0	0	0	0	0	0	699	0	0	0	0	0	0
Other financial corporations	356	0	0	0	0	0	0	360	0	0	0	0	0	0
Non-financial corporations	223	1	1	1	0	1	0	274	1	1	1	0	1	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	29,475	119	119	119	11	11	108	29,989	116	112	112	11	11	100
DEBT INSTRUMENTS other than HFT	39,911	120	120	120	14	12	108	41,307	116	113	113	14	12	101
OFF-BALANCE SHEET EXPOSURES	2,525		0	0	1	0	0	2,496		0	0	2	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 cha value due to cre provisions for exforted for bearance me	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures witl measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures	Of which on non- performing exposures with forbearance measures		forhearance			
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)	76	40	3	3	69	73	38	3	3	68			
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	76	40	3	3	69	73	38	3	3	68			
DEBT INSTRUMENTS other than HFT	76	40	3	3	69	73	38	3	3	68			
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 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	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		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	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)	71	36	3	3	66	68	31	2	2	63		
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	71	36	3	3	66	68	31	2	2	63		
DEBT INSTRUMENTS other than HFT	71	36	3	3	66	68	31	2	2	63		
Loan commitments given	0	0	0	0	o	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.