

Bank Name	MDB Group Limited
LEI Code	213800TC9PZRBHMJW403
Country Code	MT



2019 EU-wide Transparency Exercise 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)	20,00,202	31, 11, 1010	21,00,101	20,00,202		
Common Equity Tier 1 (CET1) capital - transitional period	297	313	311	310	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	291	305	304	303	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	297	313	311	310	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	291	305	304	303	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	347	362	358	356	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	341	354	352	350	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	2,348	2,229	2,357	2,264	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	2,335	2,229	2,357	2,264	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	12.63%	14.03%	13.17%	13.68%	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	12.45%	13.68%	12.88%	13.40%	(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	12.63%	14.03%	13.17%	13.68%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.45%	13.68%	12.88%	13.40%	(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	14.76%	16.22%	15.21%	15.74%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.59%	15.88%	14.91%	15.47%	(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	3,137	3,083	3,113	3,282	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	9.45%	10.14%	9.97%	9.43%	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	297	313	311	310	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	291	305	304	303	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	3,137	3,083	3,113	3,282	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	3,131	3,075	3,106	3,276	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.5%	10.1%	10.0%	9.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.3%	9.9%	9.8%	9.3%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

MDB Group Limited

			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	347	362	358		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 adjustments)	297	313	311	310	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	69	69	69	69	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	109	121	124	121	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	1	2	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	129	130	127	130	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	2	2	3	3	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	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5	-5	-6	-7	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 CC
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-14	-12	-15	-15	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(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	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (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	6	8	7	6	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 (+/-)	6	8	7	6	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	297	313	311	310	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	50	49	48	47	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	50	49	48	47	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	2,348	2,229	2,357		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	13	0	0		C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.63%	14.03%	13.17%	13.68%		-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.63%	14.03%	13.17%	13.68%		-
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	14.76%	16.22%	15.21%	15.74%		-
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	291	305	304		[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)]	-
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.45%	13.68%	12.88%		[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	6	8	7		C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	13	0	0	0	C 05.01 (r440,c040)	

(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)	2,235	2,113	2,225	2,113	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	2,235	2,113	2,225	2,113	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2	3	3	4	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	1	1	1	1	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	17	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 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_000,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	111	111	129	129	C 02.00 (R590, c010)
Of which basic indicator approach	111	111	129	129	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	2,348	2,229	2,357	2,264	



2019 EU-wide Transparency Exercise P&L MDB Group Limited

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	50	75	100	27
Of which debt securities income	0	0	0	0
Of which loans and advances income	49	74	99	26
Interest expenses	16	24	32	9
(Of which deposits expenses)	10	15	20	5
(Of which debt securities issued expenses)	2	3	4	1
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	2	4	6	1
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	1
Gains or (-) losses on financial assets and liabilities held for trading, net	0	2	3	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	2	3	3	1
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	38	60	80	21
(Administrative expenses)	25	39	52	15
(Depreciation)	0	1	1	1
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	2	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	2	0
Of which pending legal issues and tax litigation ¹		0		
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)	5	4	4	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	5	4	4	2
(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	8	17	22	4
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	12	19	23	4
Profit or (-) loss after tax from discontinued operations	0	0	0	n
PROFIT OR (-) LOSS FOR THE YEAR	12	19	23	4
Of which attributable to owners of the parent	12	19	23	4
or which attributable to owners of the parent	12	19	23	1

(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."

For this bank the financial year ends in March. Therefore, P&L items for Sep 2018 refer to 2 quarters (3 quarters for the other banks in the sample), for Dec 2018 refer to 4 quarters for the other banks in the sample), for Dec 2018 refer to 4 quarters for the other banks in the sample), for Dec 2018 refer to 4 quarters for the other banks in the sample).



Total Assets: fair value and impairment distribution

(mln EUR)	I.	As of 30/09/20	18			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fa	air value hierard	chy		Fa	ir value hierarc	chy		Fa	ir value hierarc	chy		Fai	ir value hierarc	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	121				181				209				437				IAS 1.54 (i)
Financial assets held for trading	1	0	1	0	4	0	4	0	1	0	1	0	4	0	4	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	3	0	3	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	143	143	0	0	136	136	0	0	267	267	0	0	267	267	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	2,339				2,216				2,339				2,163				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	66				65				73				81				
TOTAL ASSETS	2,670				2,605				2,888				2,951				IAS 1.9(a), IG 6

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

(mln	EUR)		,	As of 30/09/20	18				As of 31	/12/2018					As of 31,	/03/2019					As of 30	0/06/2019			
		Gross carry	ying amount		Accu	nulated impairment	Gro	ss carrying amo	ount	Acc	cumulated impair	ment	Gro	oss carrying am	nount	Accur	nulated impai	rment	Gros	ss carrying an	nount	Accur	nulated impair	ment	
reakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not 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 creditinpaired Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 The Credit-impaire assets		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 initial recognition	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	143	C	С	0	0	136	0	C)	0 0	0	267	7	0	0) ()	267	7		0 0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C	C	C	0	0	0	0	O	D	0 0	0	(0	0	0)	0)	ס	0 0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	406	C	С	0	0	399	0	O		0 0	0	430		0	0	0)	427	7)	0 0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	1,544	356	64	-11	-6 -1	1,410	373	65	-:	-6	-14	1,652	2 19	96 8	-12	2	1 -8	1,509	188	3 6	-11	-4	-11	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

MDB Group Limited

ſ	SA				I	M									IM	1				
			VaR <i>(Memorandum item)</i>	STRESSED VaR (M	lemorandum item)	INCREMENTA AND MIGRA CAPITAL	TION RISK		RICE RISKS CA HARGE FOR CT			VaR (Memora	andum item)	STRESSED VaR (M	demorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK		ICE RISKS CAPITAL IARGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) PREVIOUS DAY (VaRt-1)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE LA MEASURE	AST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR 1)	12 WEEKS Rt- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018			As of 30/	09/2018									As of 31/1	12/2018				
Traded Debt Instruments Of which: General risk Of which: Specific risk	0 0 0	0 0 0	0 0 0 0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0					
Equities Of which: General risk Of which: Specific risk Foreign exchange risk	0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0	0 0 0							0 0 0	0 0	0 0 0	0 0					
Commodities risk Total	0 0	0 0	0 0 0 0	0 0	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/	03/2019									As of 30/0	06/2019				
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0							0 0 0 0	0 0 0	0 0 0 0	0 0 0					
Of which: General risk Of which: Specific risk Foreign exchange risk	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0							0 0 0	0 0	0 0 0	0 0					
Commodities risk Total	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0

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



Credit Risk - Standardised Approach

MDB Group Limited

					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	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	82	85	23		159	161	21	
	Regional governments or local authorities	57	57	0		50	50	0	
	Public sector entities Multilateral Development Banks	113 111	109 111	U 0		111	109	0	
	International Organisations	28	28	0		111	28	0	
	Institutions	125	125	25		91	91	19	
	Corporates	2,301	2,013	2,013		2,236	1,912	1,912	
	of which: SME	0	0	0		0	0	0	
	Retail	7	4	3		7	4	3	
Cancalidated data	of which: SME	3	1	1		2	1	1	
Consolidated data	secured by moregages on miniorable property	47	36	23		40	25	20	
	of which: SME	12	10	7		9	7	5	
	Exposures in default	65	50	72	<u> </u>	58	47	59	12
	Items associated with particularly high risk	55	28	43		60	32	48	
	Covered bonds	238	238	24		237	237	24	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	U 0		υ 2	3	3	
	Equity Other exposures	13	12	۵		J 17	13	9	
	Standardised Total ²	3,243	2,899	2,236	23	3,209	2,82	3 2,117	23

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, %)		_					-	
	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	18	18	0		U E1	51	10	
	Corporates	587	535	535		575	518	518	
	of which: SME	507	0	0		0	0	0	
	Retail	0	0	0		0	0		
		0	0	0		0	0	0	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	10	10	5		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	30	28	42	1	30	23	26	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	132	132	13		130	130	13	
	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				4				10

(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.

					Claud II	al American II			
					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 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	109	109	0		109	109	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	371	317	317		323	282	282	
	of which: SME	3/1	217	217		323 N	202	202	
	Retail	0	0	١		0	0		
	of which: SME		0	l o		0	0		
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0		
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	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				1 1				1

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

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

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
BELGIUM	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	15 0 0 0 0 38 0 0 0 0	15 0 0 0 0 38 0 0 0 0	0 0 0 0 0 8 0 0 0		39 0 0 0 0 29 0 0 0	39 0 0 0 0 29 0 0 0 0	0 0 0 0 0 6 0 0 0	
	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
	Standardised Total ²				0				



Credit Risk - Standardised Approach

MDB Group Limited

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33 256	33 208	200		0 247	210	210	
	Corporates of which: SME	250	208	208		247	210	210	
	Retail	0	0	0		0	0	0	
	of which: SME	ا م	0			0	0		
JNITED STATES	Secured by mortgages on immovable property	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	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				1				1

(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.						
					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	5/	57	0		50	50	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	0	
	Corporates	268	225	225		251	220	220	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CEDAAANI	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	16	14	22	2	19	17	25	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	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		3	3	3	
	Other exposures	0	0	0	_	0	0	0	
	Standardised Total ²				3				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 genera		terparty excludes those for seed	nstisation exposures, additional	valuation adjustments (AVAS) a	na other own rands reductions	related to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	66	70	23		120	122	21	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	1	0		3	1	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	20	20	4		2	2	0	
	Corporates	58	33	33		106	22	22	
	of which: SME	0	0	0		0	0	0	
	Retail	7	4	3		7	4	3	
N4 N I T N	of which: SME	3	1	1		2	1	1	
MALTA	Secured by mortgages on immovable property	37	26	18		40	25	20	
	of which: SME	12	10	7		9	7	5	
	Exposures in default	6	3	3	2	5	3	3	2
	Items associated with particularly high risk	55	28	43		60	32	48	
	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 exposures	13	12	Q Q		17	13	9	
	Standardised Total ²	15	12		4		15	,	4

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

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

		exposures, but includes genera		erparty excludes those for sect	iristisation exposures, additional	valuation adjustments (AVAs) a	na other own tunas reductions	related to the	
					Standardise	ed Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments 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	0	
	International Organisations	0	0			0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	247	215	215		218	193	193	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
NETTIEREANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	33	33	3		33	33	3	
	Claims on institutions and corporates with a ST credit assessment	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				1				1



Credit Risk - Standardised Approach

MDB Group Limited

					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	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	181	176	176		143	136	136	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	U E	0	0	1	U	0	0	
	Items associated with particularly high risk	5 0	1	1	1	5	7	1	
	Covered bonds	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0			n	0		
	Equity	0	0			n	0		
	Other exposures	0	0			n	0		
	Standardised Total ²	Ť		i i	2	Ů			

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.						
					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 Regional governments or local authorities	0 0	0	0		0	0	0	
İ	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	111	111	0		111	111	0	
	International Organisations	28	28	0		28	28	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortgages on immovable property		0	0		0	0	0	
	of which: SME		0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	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

					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilatoral Development Panks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0			0	0	0	
	Corporates	41	38	38		44	43	43	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CIMEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	21	21	2		21	21	2	
	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 Standardised Total ²	0	0	0		0	0	0	



Credit Risk - Standardised Approach

MDB Group Limited

					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	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	166	166	16		349	349	19	
	Regional governments or local authorities	55	55	0		46	46	0	
	Public sector entities	109	109	0		108	108	0	
	Multilateral Development Banks	121	121	0		119	119	0	
	International Organisations	28	28	0		28	28	0	
	Institutions	138	138	29		122	122	26	
	Corporates	2,208	1,920	1,920		2,061	1,807	1,807	
	of which: SME	0	0	0		0	0	0	
	Retail	5	4	3		7	4	3	
Consolidated data	of which: SME	1	1	1		2	1	1	
Consolidated data	Secured by mortgages on immovable property	73	40	30		79	48	35	
	of which: SME	12	11	8		12	10	7	
	Exposures in default	104	92	133	9	104	89	129	9
	Items associated with particularly high risk	58	29	43		68	25	38	
	Covered bonds	384	384	38		393	393	39	
	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	21	18	15		20	20	20	
	Standardised Total ²	3,470	3,103	2,228	18	3,502	3,158	2,117	18

(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.

					Chandaydies	d Annyanah			
					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		•			
	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		
	Institutions	56	56	12		35	35	8	
	Corporates	589	522	522		507	462	462	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LINITED KINCDOM	of which: SME	0	0	0		0	0	0	
ONTIED 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	23	22	29	2	7	5	5	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	130	130	13		147	147	15	
	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 exposures	0	0	0		0	0	0	
		U	U	U	5	U	<u> </u>	U	4
	Standardised Total ²	(1) 0 : : 1] 3				4

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

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

					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	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	109	109	0		108	108	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	3	3	1		4	4	1				
	Corporates	347	311	311		311	283	283				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
FRANCE	of which: SME	0	0	0		0	0	0				
110 1100	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	10	10	1		6	6	1				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures Standardised Total ²	0	0	0		0	0	0				

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

(2) 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		iterparty excludes those for sect	uristisation exposures, additional	valuation aujustments (AVAS) (and other own funds reduction	is related to the	
					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	110	110			205	205	2	
	Central governments or central banks Regional governments or local authorities	118	118	0		286	286	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	40	40	9		42	42	9	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
BELGIUM	of which: SME	0	0	0		0	0	0	
DELOION	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	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



Equity
Other exposures

Standardised Total²

EBA EUROPEAN BANKING AUTHORITY						de Transparer isk - Standardised A MDB Group Limited	_		
					Standardise	ed Approach			
			As of 3:	L/03/2019			As of 30,	/06/2019	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0	
	International Organisations Institutions Corporates of which: SME Retail	0 28 278 0	0 28 224 0			0 34 288 0 0	0 34 230 0	0 7 230 0	
UNITED STATES	of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	0 0 0 0	000000000000000000000000000000000000000	0 0 0	0	0 0 0 0	0 0 0 0	0 0 0	0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0	0 0 0 0	0 0 0	
	Other exposures Standardised Total ²	(1) Original exposure, unlike Ex	cposure value, is reported bef	ore taking into account any effect	2 due to credit conversion factors	0 or credit risk mitigation technic	0 ques (e.g. substitution effects).	0	2
		(2) Total value adjustments and exposures, but includes generate		unterparty excludes those for sec	uristisation exposures, additiona Standardise		and other own funds reduction	s related to the	
			As of 3:	1/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	0 55	0	0		0 46	0 46	0	
	Public sector entities Multilateral Development Banks International Organisations Institutions	0 0 0 0	0	0 0 0		0 0 0 0	0 0 0 0	0 0 0	
GERMANY	Corporates of which: SME Retail of which: SME	227 0 0 0	198 0 0 0	198 0 0 0		209 0 0 0	182 0 0 0	182 0 0 0	
GERMANT	Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	0 0 15 0	0 0 15 0	0 0 22 0	0	0 0 31 0	0 0 31 0	0 0 46 0	1
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0	01 0 0 0	0 0 0		0 0 0 0	0 0 0 0	0 0 0	
	Standardised Total ²		d provisions per country of co	ore taking into account any effect ounterparty excludes those for sec					2
			As of 3:	L/03/2019	Standardise	ed Approach	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
	(min EUR, %) Central governments or central banks	48	48	16		63	63	19	
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	0 0 0 0 0 3	0 0 0 0 3	0 0 0 0 0		0 0 0 0 1	0 0 0 0 1	0 0 0 0	
MALTA	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	21 0 5 1	19 0 4 1 39	0 3 1		22 0 7 2 79	16 0 4 1 48	16 0 3 1	
	of which: SME Exposures in default Items associated with particularly high risk Covered bonds	12 9 58 0	11 8 29	8 11 43 0	1	12 8 68 0	10 8 25 0	7 11 38 0	1
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0 0	0 0	0 0 0		0 0 0	0 0 0	0 0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) 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 20

		exposures, but includes genera		nterparty excludes those for sec	curistisation exposures, additiona	ii valuation aujustments (AVAS)	and other own runus reduction	s related to the	
					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	
		159	136	136		142	119	119	
	Corporates of which: SME	159	130	130		142	119	119	
	Retail	0	0	0		0	0		
	of which: SME	٥	0				0		
NETHERLANDS	Secured by mortgages on immovable property	0	0	0			0		
	of which: SME	0	0			0	0		
	Exposures in default	52	45	68	4	52	43	64	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	64	64	6		61	61	6	
	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				5				5



Credit Risk - Standardised Approach

MDB Group Limited

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	2	1		0	0	0	
	Corporates	171	147	147		169	149	149	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
IIALI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	3	3	2	5	3	3	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0			0	0		
	Other exposures	0	0			0	0	0	
	Standardised Total ²	ů de la companya de l			2		<u> </u>		

(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 genera	I provisions per country of could credit risk adjustments.	interparty excludes those for second	uristisation exposures, additional	l valuation adjustments (AVAs) a	and other own funds reduction	ns related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		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	121 28	121 28	0		119	119	0	
	International Organisations	28	28	0		28	28	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	
	of which: SME	١	0	0		0	0	0	
Other Countries	Secured by mortgages on immovable property	Ĭ	0			0	0	0	
	of which: SME	ľ	0			0	0	0	
	Exposures in default	0	0		0	o l	0		0
	Items associated with particularly high risk	0	0		, and the second	0	0		Ţ.
	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	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

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

		exposures, but includes gener	di Credit risk dujustinierits.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30,	/06/2019	
	(volv. EUD. O()	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	0	0	0		0	0	0	
	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	1		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	76	69	69		77	76	76	
	of which: SME	70	03			// 0	70	70	
	Retail	0	0			0	0		
	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0			0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	42	42	4		69	69	7	
	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 - IRB Approach

MDB Group Limited

							י טטויו	stoup Littlited												
									IRB A	Approach										
			As of 30)/09/2018			As of 3	./12/2018				As of 31	/03/2019			As of 3	0/06/2019			
		Original Exposure ¹	Value ¹ s and			Original Exposu	Exposure	Risk exposure a	aajustmen	Original Ex	kposure ¹	Exposure	Risk exposure amount	adjustment	Original Expos	Exposui	Risk exposure amoun	t Value adjustmei s and		
	(mln EUR, %)	Of which: defaulted	- Value*	Of which: defaulted	s and provisions	Of wl defau		Of def	s and provisions aulted	5	Of which: defaulted	- Value ¹	Of which: defaulted	s and provisions		Of which: defaulted Of which: defaulted				
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
	IRB Total ²			0				0					0				0			

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total [0 - 3M [Belgium	39 0 0 0 0 0 0 39	39 0 0 0 0 0 0 39	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	39 0 0 0 0 0 0 39	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [Bulgaria							·						
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with 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 [Finland													
[0 - 3M [France	0 0 78 0 31 0 0	0 0 78 0 31 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 78 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 - 3M [Germany	14 0 0 10 26 0 0	14 0 0 10 26 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	14 0 0 10 26 0 0	(((((0 0 0 0 0 0 0 0 0 0	0 0 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 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

		MDB Group Limited												
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives	Off bala	nce sheet		
											Off-balance sl	neet exposures		
								Derivatives with pos	itive fair value	Derivatives with negative fair value			-	
													Risk weighted	
Residual Maturity	Country / Rogion	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial										exposure amount	
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)								Nominal	Provisions		
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at				Nominal	PIOVISIOIIS		
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount				
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [Lithuania													
[0 - 3M [
Total [0 - 3M [
[0 - 3M [Luxembourg													
[3Y - 5Y [[5Y - 10Y [[10Y - more	Luxembourg													
Total [0 - 3M [101	101	0	0	0	101	0	0	0 0	0	0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Malla	0 0	0 0	0 0	0 0	0 0	0 0	0 0 0	0 0 0		0 0	0 0		
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0 0 0	0	0		
Total [0 - 3M [103	103	0	0	0	103	0	0	0 0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [Netherlands													
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [Poland													
I IOTAL I														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Portugal													
Total														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Romania													
[0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Slovakia													
[0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Slovenia													
[5Y - 10Y [[10Y - more Total														
1 0001														



General governments exposures by country of the counterparty

							MDB Group Limited						
							As of 31/12/2018						
						Dire	ct exposures						
	(mln EUR)			On balance sl	heet				Deriva	tives	Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with 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 - 3M [Sweden												
[0 - 3M [United Kingdom												
[0 - 3M [Iceland												
[0 - 3M [Liechtenstein												
[0 - 3M [Norway												
[0 - 3M [Australia												
Total [0 - 3M [Canada												
Total [0 - 3M [Hong Kong												



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 31/12/2018							
						Direc	t 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	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets 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] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Latin America and the Caribbean													



General governments exposures by country of the counterparty

MDB Group Limited

						MDD Group Ellilli					
						As of 31/12/20	018				
						Direct exposures					
	(mln EUR)			On balance s	neet			Derivatives		Off balance sheet	
							Derivatives with posit	tive fair value Derivative	with negative fair value	Off-balance sheet exposures	
											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	designated at rail value	nancial assets at through other ensive income amortised cost	s at Carrying amount	Notional amount Carrying amo	ınt Notional amount	Nominal Provisions	exposure amount
[0 - 3M [
[0 - 3M [Africa										
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	0 0 28 0 0 0	0 0 28 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 28 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 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		28	28	0	0	0	28 0	0	0 0	o l	0 /

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 at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Co Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 30/06/2019							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets 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													
Total [0 - 3M [Belgium	286 0 0 0 0 0 0 286	286 0 0 0 0 0 0 286	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	286 0 0 0 0 0 0 286	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [Bulgaria							Š						
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							MDB Group Limited						
							As of 30/06/2019						
					_	Dire	ct exposures						
	(mln EUR)			On balance s	heet				Deriva	tives	Off bala	nce sheet	
											Off-balance s	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with negative fair value			
													Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial										exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)										
			process,	of which: Financial assets	of which: Financial assets	of which: Financial assets at fair value through other	of which: Financial assets at				Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount			
[0 - 3M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	<u>.</u>												
[3Y - 5Y [[5Y - 10Y [Finland												
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0 0	0	
[0 - 3M [77 0	77 0	0	0	77 0	0	0	0	0 0	0 0 0	0	
[3Y - 5Y [[5Y - 10Y [France	31 0	31 0	0	0	31 0	0	0	0 0	0 0	0 0 0	0	
[10Y - more Total [0 - 3M [0 108	0 108	0 0	0 0	108 0	0 0	0 0	0 0 0	0 0 0	0 0 0 0	0 0	
[0 - 3M [0 10	0 10	0	0	0 10	0	0	0	0 0	0 0 0	0	
[3Y - 5Y [[3Y - 5Y [[5Y - 10Y [Germany	36 0	36 0	0	0 0	36 0	0 0	0	0 0	0 0 0	0 0 0	0	
[10Y - more Total		0 46	0 46	0 0	0	0 46	0 0	0 0	0 0	0 0	0 0 0	0 0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Croatia												
[10Y - more Total													
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece												
Lotal													
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary												
Total													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Ireland												
[0 - 3M [
[0 - 3M [[3M - 1Y [[1V - 2V]													
[2Y - 3Y [[3Y - 5Y [Italy												
[0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Latvia												
[5Y - 10Y [[10Y - more													
ivai													



General governments exposures by country of the counterparty

							MDB Group Limited						
							As of 30/06/2019						
						Dire	ct exposures						
	(mln EUR)			On balance sl	neet				Deriva	tives	Off balar	ice sheet	
								Derivatives with pos	itive fair value	Derivatives with negative fair value	Off-balance sl	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania												
[0 - 3M [Luxembourg												
[0 - 3M [Malta	43 0 0 0 0 0 0 43	43 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	43 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [Netherlands												
[0 - 3M [Poland												
[0 - 3M [Portugal												
[0 - 3M [Romania												
[0 - 3M [Slovakia												
[0 - 3M [Slovenia												



General governments exposures by country of the counterparty

							MDB Group Limited						
							As of 30/06/2019						
						Dire	ct exposures						
	(mln EUR)			On balance sl	neet				Deriva	tives	Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with 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 - 3M [Sweden												
[0 - 3M [United Kingdom												
[0 - 3M [Iceland												
[0 - 3M [Liechtenstein												
[0 - 3M [Norway												
[0 - 3M [Australia												
[0 - 3M [Canada												
[0 - 3M [Hong Kong												



General governments exposures by country of the counterparty

							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets 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 [Japan													
Total [0 - 3M [u.s.													
[0 - 3M [China													
[3M - 1Y [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

MDB Group Limited

					MDD Group Limited					
					As of 30/06/2019					
				Dir	ect exposures					
(mln EUR)			On balance s	heet		Deriva	atives		Off balance sheet	
, , ,						Derivatives with positive fair value	Derivatives with	negative fair value	Off-balance sheet exposure	es .
Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)							Nominal Provisio	Risk weighted exposure amount
			of which: Financial assets held for trading	designated at rail value this orgin other	amorticed cost	Carrying amount Notional amount	Carrying amount	Notional amount		
Africa										
Others	0 28 0 0 0 0	0 28 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
	Africa	Country / Region Total gross carrying amount of non-derivative financial assets Africa 0 28 0	Country / Region Total gross carrying amount of nonderivative financial assets Africa Others Total carrying amount of non-derivative financial assets Others Total carrying amount of non-derivative financial assets On on on-derivative financial assets On	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 Africa Others Others	Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Africa Others On balance sheet Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets designated at fair value through other comprehensive income of which: Financial assets designated at fair value through other comprehensive income Others	Country / Region Total gross carrying amount of non-derivative financial assets held for trading Africa Others As of 30/06/2015 Direct exposures On balance sheet Of which: Financial assets of which: Financial assets beld for trading of which: Financial assets at fair value through profit or loss Others Others	Country / Region Total gross carrying amount of non-derivative financial assets held for trading Country / Region Total gross carrying amount of non-derivative financial assets held for trading Country / Region Regio	Country / Region Total gross carrying amount of non-derivative financial assets Position	Country / Region Total gross carrying amount of non-derivative financial assets belt for trading of which: Financial assets belt for trading profit or isses belt for trading profit or isses belt for trading belt for tradi	Country / Region Total gross carrying amount of non-delivative financial assets post of delivative financial assets post of the fire today post of less whether the troopy orde or less the troopy orde or less the troopy or the same and the troopy orde or less the troopy or the same and the troopy orde or less the troopy or the same and the troopy orde or less the troopy or the same and the same and the troopy or the same and the same

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, The Democratic Republic, Chad, Comoros, Congo,
(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

			As of 30/09/2018 As of 31/12/2018 Accumulated impairment, accumulated changes in fair											
		Gross carry	ring amount			hanges in fair	Collaterals and financial		Gross carry	ing amount			nanges in fair	Collaterals and financial
		Of which performing but past due >30		n-performing ¹	On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	549	0	0	0	0	0	0	535	0	0	0	0	0	0
Central banks	0	0	0	0	0	0		0	0	0	0	0	0	0
General governments	194	0	0	0	0	0	0	187	0	0	0	0	0	0
Credit institutions	350	0	0	0	0	0	0	348	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	5	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	2,085	0	64	64	17	14	8	2,029	3	65	65	17	14	8
Central banks	62	0	0	0	0	0	0	139	0	0	0	0	0	0
General governments	4	0	0	0	0	0	0	3	0	0	0	0	0	0
Credit institutions	122	0	0	0	0	0	0	87	0	0	0	0	0	0
Other financial corporations	920	0	7	7	9	0	0	935	0	7	7	10	1	0
Non-financial corporations	968	0	55	55	7	13	7	859	3	57	57	6	14	7
of which: small and medium-sized enterprises at amortised cost	29	0	11	11	0	3	7	27	0	11	11	0	3	7
Households	9	0	1	1	0	1	1	7	0	1	1	0	0	1
DEBT INSTRUMENTS other than HFT	2,634	0	64	64	17	14	8	2,564	3	65	65	17	14	8
OFF-BALANCE SHEET EXPOSURES	557		0	0	1	0	0	599		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

	As of 31/03/2019 As of 31/03/2019 Accumulated impairment, accumulated changes in fair value due to credit risk and Collaterals and Collatera													
		Gross carryi	ng amount		accumulated o	hanges in fair	financial	Gross carrying amount Collaterals and financial guarantees received on Gross carrying amount value du provision				accumulated c	hanges in fair	Collaterals and financial
		Of which performing but past due >30	Of which non	n-performing ¹	On performing exposures ²	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	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	697	0	0	0	0	0	0	695	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	192	0	0	0	0	0	0	182	0	0	0	0	0	0
Credit institutions	505	0	0	0	0	0	0	512	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	2,142	1	101	101	15	9	10	2,198	0	95	93	14	12	9
Central banks	147	0	0	0	0	0	0	329	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	136	0	0	0	1	0	0	115	0	0	0	1	0	0
Other financial corporations	967	0	43	43	8	4	0	948	0	54	54	8	5	0
Non-financial corporations	885	1	58	58	6	5	9	799	0	41	39	5	6	9
of which: small and medium-sized enterprises at amortised cost	27	0	10	10	0	1	9	27	0	10	8	0	1	9
Households	7	0	1	1	0	0	1	7	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	2,838	1	101	101	15	9	10	2,892	0	95	93	14	12	9
OFF-BALANCE SHEET EXPOSURES	585		5	5	2	0	0	667		10	10	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 means.	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for e forbearance me	anges in fair dit risk and xposures with	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	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)	130	62	14	13	9	138	65	15	14	10
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	35	7	1	0	0	34	7	1	1	0
Non-financial corporations	95	55	13	13	9	103	57	14	14	9
of which: small and medium-sized enterprises at amortised cost	12	0	0	0	9	12	0	0	0	9
Households	0	0	0	0	0	1	1	0	0	1
DEBT INSTRUMENTS other than HFT	130	62	14	13	9	138	65	15	14	10
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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

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



Forborne exposures

			As of 31/03/2019					As of 30/06/2019		
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	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)	115	95	8	8	10	103	89	11	10	10
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	37	37	3	3	0	48	48	4	4	0
Non-financial corporations	77	57	5	5	9	55	40	6	6	10
of which: small and medium-sized enterprises at amortised cost	10	0	0	0	9	10	0	0	0	8
Households	1	1	0	0	1	1	0	0	0	1
DEBT INSTRUMENTS other than HFT	115	95	8	8	10	103	89	11	10	10
Loan commitments given	5	5	0	0	0	10	10	0	0	0

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

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