

Bank Name	BNG Bank N.V.
LEI Code	529900GGYMNGRQTDOO93
Country Code	NL

In line with regulatory requirements, this bank only publishes annual and semiannual figures.



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		3,881		3,949	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		3,881		3,949	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		4,614		4,682	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		4,614		4,682	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		4,614		4,682	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		4,614		4,682	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		12,096		12,273	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		12,096		12,273	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		32.08%		32.17%	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		32.08%		32.17%	(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		38.14%		38.15%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		38.14%		38.15%	(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		38.14%		38.15%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		38.14%		38.15%	(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		122,232		138,534	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		3.77%		3.38%	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		4,614		4,682	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition		4,614		4,682	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		122,232		138,534	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		122,232		138,534	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		3.8%		3.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		3.8%		3.4%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

BNG Bank N.V.

			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	4,61			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	3,88			C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	14			C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)					
		Retained earnings	3,40			C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	36			C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves			0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk			0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital			0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2		-29	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-		-3	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			0	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	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets			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	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	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
						C 01.00 (r450,c010) + C 01.00 (r460,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),
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-1		0	C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	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 (-)	-1		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	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	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			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	significant investment (-) Amount exceding the 17.65% threshold			0	C 01.00 (r510,c010)	Article 48 of CRR
OWN FUNDS Transitional period		(-) Additional deductions of CET1 Capital due to Article 3 CRR	_			C 01.00 (r524,c010)	Article 3 CRR
		CET1 capital elements or deductions - other				C 01.00 (r529,c010)	- Trade 5 Grav
	\vdash						
	\vdash	Transitional adjustments				CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1					C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2				0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)			0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	733		733	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	73		733	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital			0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions			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	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)	4,61		4,682	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)			0	C 01.00 (r750,c010)	Article 71 of CRR
		Tier 2 Capital instruments				C 01.00 (r760,c010) + C 01.00 (r890,c010)	
						C 01.00 (r910,c010) + C 01.00 (r920,c010) +	
	A.4.2	Other Tier 2 Capital components and deductions			0	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	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	TOTAL RISK EXPOSURE AMOUNT	12,09			C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included				C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	32.08%		32.17%		
CAPITAL RATIOS (%)	C.2						
Transitional period	\vdash	TIER 1 CAPITAL RATIO (transitional period)	38.14%		38.15%		
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	38.14%		38.15%		-
Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,88			[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	32.08%		32.17%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements			0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements			0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements			0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements			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

		RV	VAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)		7,523		7,812	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		7,523		7,812	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	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	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	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)		1,200		1,329	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA		1,070		1,023	C 02.00 (R640, c010)
Settlement risk		0		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		1,193		1,092	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)		93		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		93		0	C 02.00 (R530, c010)
Of which IMA		0		0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0		0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C
Large exposures in the trading book		0		0	C 02.00 (R680, c010)
Operational risk		1,017		1,017	C 02.00 (R590, c010)
Of which basic indicator approach		0		0	C 02.00 (R600, c010)
Of which standardised approach		1,017		1,017	C 02.00 (R610, c010)
Of which advanced measurement approach		0		0	C 02.00 (R620, c010)
Other risk exposure amounts		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		12,096		12,273	



2019 EU-wide Transparency Exercise P&L BNG Bank N.V.

(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income Interest income		5,711		2,772
Of which debt securities income		247		103
Of which loans and advances income		2,231		1,074
Interest expenses Interest expenses		5,286		2,572
(Of which deposits expenses)		218		110
(Of which debt securities issued expenses)		2,188		1,164
(Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
Net Fee and commission income		28		15
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		49		9
Gains or (-) losses on financial assets and liabilities held for trading, net		37		-105
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		12		114
Gains or (-) losses from hedge accounting, net		22		3
Exchange differences [gain or (-) loss], net		1		0
Net other operating income /(expenses)		2		1
TOTAL OPERATING INCOME, NET		576		236
(Administrative expenses)		116		43
(Depreciation)		3		2
Modification gains or (-) losses, net		0		0
(Provisions or (-) reversal of provisions)		0		2
(Commitments and guarantees given)		0		2
(Other provisions)		0		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
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-2		18
(Financial assets at fair value through other comprehensive income)		0		0
(Financial assets at amortised cost)		-2		18
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		4		1
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		4		1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		459		170
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		337		128
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		337		128
Of which attributable to owners of the parent		337		128

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



Total Assets: fair value and impairment distribution

(mln EUR)		As of 30/09/201	18			As of 31/	12/2018			As of 31	/03/2019			As of 30/	06/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierarc	chy		Fa	nir value hierarc	chy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits					1,587								11,670				IAS 1.54 (i)
Financial assets held for trading					289	0	281	8					321	0	314	7	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					137	0	126	11					150	0	140	11	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					1,470	89	1,021	359					1,586	93	1,090	404	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					9,648	9,566	82	0					9,320	9,180	140	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					104,565								108,588				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					8,101	0	8,101	0					9,836	0	9,836	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Par 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk					11,566								16,820				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					147								288				
TOTAL ASSETS					137,509								158,581				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)		4	As of 30/09/20	18				As of 31	/12/2018					As of 31,	/03/2019			As of 30/06/2019						
		Gross carr	rying amount		Accu	mulated impairment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gro	oss carrying am	ount	Accur	nulated impai	ment	Gros	s carrying am	ount	Accur	nulated impai	rment	
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	increase in Stage 3 credit risk since Credit-impaired	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 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	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair value through other	Debt securities						9,595	53	3)	0 -1	C							9,262	58		0 0	-1	C	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances						0	C)		0	C							0	0		0 0	0	(Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities						7,319	94	1		-1 -6	C							7,196	80		0 -1	-5	C	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances						95,789	1,360	57	7	-4 -27	-16							99,934	1,350	9	-4	-27	-30	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 BNG Bank N.V.

SA		VaR <i>(Memorandum item)</i>	STRESSED VaR (INCREME	RATION RISK			TP			andum item)	STRESSED VaR (/		INCRE DEFAU MIGRAT	ILT AND ION RISK			
TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS	FACTOR (ms) x AVERAGE OF	LATEST AVAILABLE (SVaRt-1)			FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	FACTOR (ms) x AVERAGE OF PREVIOUS 60	LATEST AVAILABLE (SVaRt	- AVERAGE	MEASURE	FLOOR A	2 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	2/2018				
	0 0 0 0 0 0 0 93 0										0 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						, , ,	U						O	<u> </u>
	0 0 0 0 0 0 0										0 0 0 0 0 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 30/09/2018	TOTAL RISK EXPOSURE AMOUNT As of 30/09/2018 As of 31/12/2018 0 0 0 0 0 93 0 93	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) As of 30/09/2018 As of 31/12/2018 0 0 0 0 0 0 0 93 0 93	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) As of 30/09/2018 As of 31/12/2018 O O O O O O O O O O O O O	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) As of 30/09/2018 As of 31/12/2018 As of 31/12/2018 As of 30/09/2018 As of 31/12/2018 STRESSED VAR (Memorandum item) MULTIPLICATION FACTOR (ms) x AVERAGE OF WORKING DAYS (SVaRavg) AVERAGE OF WORKING DAYS (SVaRavg) As of 30/09/2018 As of 30/09/2018	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVg) TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE TOTAL RISK EXPOSU	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) As of 30/09/2018 As of 31/12/2018 As of 31/12/2018 TOTAL RISK EXPOSURE AMOUNT AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) As of 30/09/2018 As of 30/09/2018 As of 31/12/2018 TOTAL RISK EXPOSURE AMOUNT AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) As of 30/09/2018 As of 30/09/2018	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRt-1) MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRt-1) As of 30/09/2018 As of 31/12/2018 As of 31/12/2018 As of 30/09/2018 As of 30/09/2018 As of 30/09/2018 As of 30/09/2018 As of 30/09/2018	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) As of 30/09/2018 As of 31/12/2018 As of 30/09/2018 As of 31/12/2018 As of 30/09/2018 As of 30/09/2018	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE TOTAL RISK EXPOS	TOTAL RISK EXPOSURE AMOUNT TO	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION PACTOR (mc) > AVERAGE of Memorandum Rem) MULTIPLICATION PACTOR (mc	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP	Var (Memorandium item) STRESSED Vall (Memorandium item) STRESSED Vall (Memorandium item) ALL PRICE RISKS CAPITAL CHARGE OF CTP (APPEAL CHARGE OF PREVIOUS OF WORKING DAYS (VARIAGE OF PREVIOUS OF WORKING DAYS (VARIAGE OF PREVIOUS OF WORKING DAYS (VARIAGE)) VARIAGE OF PREVIOUS OF WORKING DAYS (VARIAGE) VARIAGE OF VA	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION PACTOR (INC) X AVERAGE PARTICIPATION PACTOR (INC) X AVERAGE PACTOR (INC) X	TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) TOTAL RISK EXPOSURE AMOUNT AND STRESSED VAR (Memorandum Rum) AND STRESSED VAR (Memorandum Rum) LATEST VARIABLE (SYMP) AND STRESSED VAR (MEMORANDUR RUM) AND STRESSED VAR (ME	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) All PRICE (EARS) All PRICE (EA	Var (Memorandum item) STRESSED Var (Memorandum item) STRESSE

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

BNG Bank N.V.

						DIVO DANK IV.V.			
					Standardise	ed Approach			
			As of 30	/09/2018			As of	31/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value	Risk exposure amoun	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks					7,742	52,413	0	
	Regional governments or local authorities					38,297	36,993	69	
	Public sector entities					3,139	2,399	322	
	Multilateral Development Banks					802	802	0	
	International Organisations					542	542	0	
	Institutions					7,362	2,086	494	
	Corporates					62,704	8,399	7,577	
	of which: SME					14,048	474	471	
	Retail					0	0	0	
Consolidated data	of which: SME					0	0	0	
	Secured by mortgages on immovable property of which: SME					15/	4/	47	
	Exposures in default					U 57	14	14	16
	Items associated with particularly high risk					5/ n	0	0	10
	Covered bonds					1,198	1,198	120	
	Claims on institutions and corporates with a ST credit assessment					1,150 N	0	0	
	Collective investments undertakings (CIU)					0	0		
	Equity					44	44	44	
	Other exposures					11,610	11,610	34	
	Standardised Total ²					133,65		547 8,72	1 50

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

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

					Standardise	ed Approach								
			As of 3	0/09/2018		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					
	(mln EUR, %)													
	Central governments or central banks					3,697	47,581	0						
	Regional governments or local authorities					37,704	35,716	0						
	Public sector entities					2,447	1,636	322						
	Multilateral Development Banks International Organisations					0	0	0						
	Institutions					1,287	303	30						
	Corporates					60,425	7,075	6,591						
	of which: SME					14,048	474	471						
	Retail					0	0	0						
NETHERLANDS	of which: SME					0	0	0						
NETHERLANDS	Secured by mortgages on immovable property					157	47	47						
	of which: SME					0	0	0						
	Exposures in default					57	14	14						
	Items associated with particularly high risk Covered bonds					528	528	53						
	Claims on institutions and corporates with a ST credit assessment					0 228 1	528 N	0						
	Collective investments undertakings (CIU)					0	0							
	Equity					44	44	44						
	Other exposures					11,607	11,607	34						
	Standardised Total ²													

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

					Standardise	d Approach			
			As of 30	/09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks					0	644	0	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks					0	0		
	International Organisations					0	0	0	
	Institutions					2,708	1,401	367	
	Corporates					1,499	845	608	
	of which: SME					0	0	0	
	Retail					0	0	0	
NITED KINGDOM	of which: SME Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0		
	Items associated with particularly high risk					0	0	0	
	Covered bonds					623	623	62	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures Standardised Total ²					2	2	0	

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

			Standardised Approach As of 30/09/2018 As of 30/09/2018 As of 30/09/2018 Risk exposure amount provisions ² Value adjustments and provisions ² Standardised Approach Original Exposure 1 Exposure Value 1 Risk exposure amount provisions 2 Risk exposure amount provisions 2 Standardised Approach Original Exposure 1 Exposure Value 1 Risk exposure amount provisions 2 Standardised Approach Original Exposure 1 Exposure Value 1 Risk exposure amount 0 Standardised Approach Original Exposure 1 Standardised Approach Original Exposure 1 Standardised Approach Exposure Value 1 Risk exposure amount 0 Standardised Approach Original Exposure 1 Standardised Approach Original Exposure 2 Standardised Approach Original Exposure Value 1 Standardised Approach Original Exposure Value 2 Standardised Approach Original Exposure Value 3 Standardised Approach Original Exposure 4 Standardised Approach Original Exposure Value 1 Standardised Approach Original Exposure Value 2 Standardised Approach Original Exposure 4 Standardised Approach Original Exposure 1 Standardised Approach Original Exposure Value 2 Standardised Approach Original Exposure Value 3 Standardised Approach Original Exposure Value 3 Standardised Approach Original Exposure Value 4 Standardised Approach Original Exposure Value 4 Standardised Approach Original Exposure Value 4 Standardised Approach Original Exposure 4											
			As of 30	/09/2018			As of 31,	/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
	(mln EUR, %)													
	Central governments or central banks					802		0						
	Regional governments or local authorities					0		0						
	Public sector entities					25	25	0						
	Multilateral Development Banks					0	0	0						
	International Organisations Institutions					2 100	0	0						
	Corporates													
	of which: SME					0	133) JT						
	Retail					0	0							
ED ANICE	of which: SME					0	0	0						
FRANCE	Secured by mortgages on immovable property					0	0	0						
	of which: SME					0	0	0						
	Exposures in default					0	0	0	(
	Items associated with particularly high risk					0	0	0						
	Covered bonds					26	26	3						
	Claims on institutions and corporates with a ST credit assessment					0	0	0						
	Collective investments undertakings (CIU)					0	0	0						
	Equity Other expenses					0	0	0						
	Other exposures Standardised Total ²					Ü	U	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.



Credit Risk - Standardised Approach

BNG Bank N.V.

						BING BUIK IN.V.			
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	1/12/2018	
		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		·
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks International Organisations					0	0	0	
	Institutions Corporates					0	0	0 0	
	of which: SME Retail					0 0	0	0 0	
Country of Counterpart 4	of which: SME Secured by mortgages on immovable property					0 0	0	0 0	
50 a. 105. pa. 0	of which: SME Exposures in default					0	0	0 0	0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST good to associated					0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity					0	0	0	
	Other exposures Standardised Total ²					0	0	0	0
		(1) Original exposure, unlike Expo (2) Total value adjustments and	provisions per country of coun						
		exposures, but includes genera	al credit risk adjustments.		Standardise	ed Approach			
			As of 30,	/09/2018			As of 31	1/12/2018	
		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	^		
	Regional governments or local authorities Public sector entities					0 n	0	0 0	
	Multilateral Development Banks International Organisations					0	0	0 0	
	Institutions Corporates					0 0	0	0 0	
Country of	of which: SME Retail					0	0	0 0	
Country of Counterpart 5	of which: SME Secured by mortgages on immovable property					0	0	0 0	
•	of which: SME Exposures in default Thems accomisted with particularly high wick					0	0	0	0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU) Equity					0	0	0 0	
	Other exposures Standardised Total ²					0	0	0	0
		(1) Original exposure, unlike Exposure, Total value adjustments and exposures, but includes genera	provisions per country of coun						
		exposures, but includes general	ir credit risk adjustifierits.		Standardise	ed Approach			
			As of 30	/09/2018			As of 31	1/12/2018	
					V-ldiddd				V-lditd
		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	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks International Organisations Institutions					0	0	0	
	Corporates of which: SME					0	0	0 0	
Country of	Retail of which: SME					0	0	0 0	
Counterpart 6	Secured by mortgages on immovable property of which: SME					0	0	0 0	
	Exposures in default Items associated with particularly high risk Covered bonds					0 0	0	0 0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0	0	0	
	Equity Other exposures					0 0	0 0		
	Standardised Total ²	(1) Original exposure, unlike Exp							0
		(2) Total value adjustments and exposures, but includes genera	provisions per country of coun		ristisation exposures, additional	valuation adjustments (AVAs) a			
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	1/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)				provisions ²				provisions ²
	Central governments or central banks Regional governments or local authorities					0 0	0	0 0	
	Public sector entities Multilateral Development Banks					0	0	0 0	
	International Organisations Institutions Corporates					0	0	0 0	
	Corporates of which: SME Retail					0	0	0	
Country of	of which: SME Secured by mortgages on immovable property					0 n	0	0	
Counterpart 7	of which: SME Exposures in default					0	0	0 0	0
	Items associated with particularly high risk Covered bonds					0	0	0 0	Ü
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0 0	0	0 0	
	Equity Other exposures					0	0	0 0	
	Standardised Total ²								l 0
		(1) Original exposure, unlike Exposition (2) Total value adjustments and							

(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.



Credit Risk - Standardised Approach

BNG Bank N.V.

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

(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 generation							
			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, %)								
Country of Counterpart 9	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME					0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	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
	Standardised Total ²								0

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

		exposures, but includes gener	al credit risk adjustments.							
					Standardise	d Approach				
			As of 30	/09/2018			As of 31	1/12/2018		
		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		
	Regional governments or local authorities					0	0	0		
	Public sector entities Multilateral Development Banks					0	0	0		
	International Organisations					0	0			
	Institutions					0	0	0		
	Corporates					0	0	0		
	of which: SME					0	0	0		
Carratura	Retail					0	0	0		
Country of	of which: SME					0	0	0		
Counterpart 10	Secured by mortgages on immovable property					0	0	0		
•	of which: SME Exposures in default					0	0	0	0	
	Items associated with particularly high risk					0	0		U	
	Covered bonds					0	0	0		
	Claims on institutions and corporates with a ST credit assessment					0	0	0		
	Collective investments undertakings (CIU)					0	0	0		
	Equity					0	0	0		
	Other exposures					0	0	0		
	Standardised Total ²				due to credit conversion factors				0	

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



Credit Risk - Standardised Approach

BNG Bank N.V.

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)					47.000	62.254		
	Central governments or central banks						62,354	0	
	Regional governments or local authorities Public sector entities					36,139 3,796	37,366 3,031	408	
	Multilateral Development Banks					581	581	0	
	International Organisations					613	613	0	
	Institutions					6,940	2,371	502	
	Corporates						8,717	7,831	
	of which: SME					13,836	480	476	
	Retail					0	0	0	
Concolidated data	of which: SME					0	0	0	
Consolidated data	of which: SME Secured by mortgages on immovable property					145	43	43	
	of which: SME					0	0	0	
	Exposures in default					110	39	39	32
	Items associated with particularly high risk					103	16 1,344	124	
	Covered bonds Claims on institutions and corporates with a ST credit assessment					1,344	1,344	134	
	Collective investments undertakings (CIU)					0		0	
	Equity					42	42	42	
	Other exposures					18,080	16,990	49	
	Standardised Total ²					148,192	,	9,139	66

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

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

				Standardise	d Approach			
		As of 31	/03/2019			As of 30	/06/2019	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)								
Central governments or central banks					13,413	57,735	0	
							0	
					2,867	2,038	408	
					0	0	0	
					1 247	0	0	
en e								
					0	0	0	
					0	0	0	
					145	43	43	
of which: SME					0	0	0	
Exposures in default							39	32
							25	
					669	669	67	
					0	0	0	
					0	0 42	0	
Other exposures								
Standardised Total ²					10,900	10,900	10	62
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	As of 31/03/2019 Original Exposure¹ Exposure Value¹ Risk exposure amount Value adjustments and provisions² Public sector entitles Public sector entitles Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Collains on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Collective investments undertakings (CIU) Equity Other exposures Original Exposure¹ Exposure Value¹ Risk exposure amount Value adjustments and provisions² Items associated authorities \$ 13,413 \$ 2,867 Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Colaims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations International Organisations Of Which: SME Retail of which: SME Secure dy mortgages on immovable property of which: SME Exposure Value As of 31/03/2019 Risk exposure amount Value adjustments and provisions ² 13,413 13,413 157,735 2,867 2,028 10,065 2,867 2,028 10,00 0 0 10 10 10 11 11,347 12 13,47 13 14 13 14 14 15 13,386 16 10 10 10 10 10 10 10 10 10 10 10 10 10	As of 31/03/2019 Exposure Exposure Value Risk exposure amount Value adjustments and provisions Pr

(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

					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 ar provisions ²
	(mln EUR, %)								
	Central governments or central banks					0	681	0	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0		
	Institutions					1,625	1,396	361	
	Corporates					1,605	913	651	
	of which: SME					0	0	0	
	Retail					0	0	0	
IITED KINGDOM	of which: SME					0	0	0	
12122 1121102011	Secured by mortgages on immovable property of which: SME					0	0	0	
	Exposures in default					0	0	0	
	Items associated with particularly high risk					0	0	0	
	Covered bonds					649	649	65	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures Standardised Total ²					1,112	21	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

				interparty excludes those for sec	curistisation exposures, additiona	valuation adjustments (AVAs) a	and other own funds reduction	is related to the					
			As of 31	/03/2019			As of 30	/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount Provisions ²					
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks					740 0 0 0		0 0 0 0					
	International Organisations Institutions Corporates of which: SME					0 3,722 175 0	0 451 160 0	0 47 55 0					
FRANCE	Retail of which: SME Secured by mortgages on immovable property of which: SME					0 0 0 0	0 0 0	0 0 0 0					
	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)					0 0 26 0	0 0 26 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
	Equity Other exposures Standardised Total ²					0 2	0 2	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 general credit risk adjustments.



Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
		01	1	Dial annual annual	Value adjustments and	0		Disk some some	Value adjustments and
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amoun	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amou	provisions ²
	Central governments or central banks Regional governments or local authorities					0 0	0		0 0
	Public sector entities Multilateral Development Banks International Organisations					0	0		0 0
	Institutions Corporates					0	0		0 0
Country of	of which: SME Retail of which: SME					0	0		0 0
Counterpart 4	Secured by mortgages on immovable property of which: SME					0	0 0		0 0
	Exposures in default Items associated with particularly high risk Covered bonds					0	0		0 0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0	0		0 0
	Equity Other exposures Standardised Total ²					0	0		0
	Standardised Total	(2) Total value adjustments an	d provisions per country of cou		ect due to credit conversion factors ecuristisation exposures, additiona				U
		exposures, but includes gener	al credit risk adjustments.		Standardise	d Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
			į		Value adjustments and				. Value adjustments and
	Contraction (CA)	Original Exposure ¹	Exposure Value ¹	Risk exposure amoun	t provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amou	nt provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities					0	0 0		0 0
	Public sector entities Multilateral Development Banks					0 0	0 0		0 0
	International Organisations Institutions Corporates					0 0 0	0 0		0 0
Country of	of which: SME Retail of which: SME					0 0	0 0		0 0
Counterpart 5	Secured by mortgages on immovable property of which: SME					0 0 0	0 0		0 0
	Exposures in default Items associated with particularly high risk Covered bonds					0 0	0 0		0 0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0 0 0	0 0		0 0
	Equity Other exposures					0	0		0 0
	Standardised Total ²								U
		(2) Total value adjustments an	d provisions per country of cou		ect due to credit conversion factors ecuristisation exposures, additiona				
			d provisions per country of cou			valuation adjustments (AVAs)			
		(2) Total value adjustments an	d provisions per country of cou al credit risk adjustments.		ecuristisation exposures, additiona	valuation adjustments (AVAs)	and other own funds reduction		
		(2) Total value adjustments an exposures, but includes generated and the second	d provisions per country of cou al credit risk adjustments. As of 31	nterparty excludes those for se	Standardise Value adjustments and	valuation adjustments (AVAs) d Approach	As of 30	0/06/2019	. Value adjustments and
	(min FUR. %)	(2) Total value adjustments an	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for se	Standardise Value adjustments and	valuation adjustments (AVAs) d Approach	and other own funds reduction	ons related to the	nt Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	(2) Total value adjustments an exposures, but includes generated and the second	d provisions per country of cou al credit risk adjustments. As of 31	nterparty excludes those for se	Standardise Value adjustments and	valuation adjustments (AVAs) d Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	(2) Total value adjustments an exposures, but includes generated and the second	d provisions per country of cou al credit risk adjustments. As of 31	nterparty excludes those for se	Standardise Value adjustments and	valuation adjustments (AVAs) d Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(2) Total value adjustments an exposures, but includes generated and the second	d provisions per country of cou al credit risk adjustments. As of 31	nterparty excludes those for se	Standardise Value adjustments and	valuation adjustments (AVAs) d Approach	As of 30	0/06/2019	
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	(2) Total value adjustments an exposures, but includes generated and the second	d provisions per country of cou al credit risk adjustments. As of 31	nterparty excludes those for se	Standardise Value adjustments and	valuation adjustments (AVAs) d Approach	As of 30	0/06/2019	
Country of Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	(2) Total value adjustments an exposures, but includes generated and the second	d provisions per country of cou al credit risk adjustments. As of 31	nterparty excludes those for se	Standardise Value adjustments and	valuation adjustments (AVAs) d Approach	As of 30	0/06/2019	
	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	(2) Total value adjustments an exposures, but includes generated and the second	d provisions per country of cou al credit risk adjustments. As of 31	nterparty excludes those for se	Standardise Value adjustments and	valuation adjustments (AVAs) d Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	(2) Total value adjustments an exposures, but includes generated and the second	d provisions per country of cou al credit risk adjustments. As of 31	nterparty excludes those for se	Standardise Value adjustments and	valuation adjustments (AVAs) d Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments an exposures, but includes generated and the second	d provisions per country of cou al credit risk adjustments. As of 31	nterparty excludes those for se	Standardise Value adjustments and	valuation adjustments (AVAs) d Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	(2) Total value adjustments an exposures, but includes general original Exposure (1) Original exposure, unlike Ex (2) Total value adjustments an	As of 31 Exposure Value As of open country of country of all credit risk adjustments. As of 31	/03/2019 Risk exposure amoun re taking into account any effet	Standardise Value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O	Risk exposure amou	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments an exposures, but includes general original Exposure Original Exposure (1) Original exposure, unlike Exposure, unlike Exposure.	As of 31 Exposure Value As of open country of country of all credit risk adjustments. As of 31	/03/2019 Risk exposure amoun re taking into account any effet	Standardise Value adjustments and provisions ² ect due to credit conversion factors	valuation adjustments (AVAs) d Approach Original Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value O O O O O O O O O O O O O	Risk exposure amou	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments an exposures, but includes general original Exposure (1) Original exposure, unlike Ex (2) Total value adjustments an	As of 31 Exposure Value As of country of country of all credit risk adjustments. Exposure Value As of 31 Country of	/03/2019 Risk exposure amoun re taking into account any effet	Standardise Value adjustments and provisions² ect due to credit conversion factors ecuristisation exposures, additiona	valuation adjustments (AVAs) d Approach Original Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amou	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(1) Original exposure, unlike Exposures, but includes generated and exposure (2) Total value adjustments an exposures, but includes generated and exposures, but includes generated and exposures (2) Total value adjustments and exposures (3) Total value adjustments and exposures (4) Total value adjustments and exposures (5) Total value adjustments and exposures (6) Total value adjustments and exposures (6) Total value adjustments and exposures (6) Total value adjustments (6)	As of 31 Exposure Value As of 31	/03/2019 Risk exposure amoun re taking into account any effernterparty excludes those for selections of the selection of th	Standardise Value adjustments and provisions ² ct due to credit conversion factors ecuristisation exposures, additiona Standardise Value adjustments and value adjustments and value adjustments and value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure¹ O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amou	provisions ² provisions ² provisions ² Value adjustments and
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments an exposures, but includes general original Exposure (1) Original exposure, unlike Ex (2) Total value adjustments an	As of 31 Exposure Value As of country of country of all credit risk adjustments. Exposure Value As of 31 Country of	/03/2019 Risk exposure amoun re taking into account any effernterparty excludes those for se	Standardise Value adjustments and provisions ² ect due to credit conversion factors ecuristisation exposures, additional standardise Standardise Standardise	valuation adjustments (AVAs) d Approach Original Exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amou	provisions ² 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities	(1) Original exposure, unlike Exposures, but includes generated and exposure (2) Total value adjustments an exposures, but includes generated and exposures, but includes generated and exposures (2) Total value adjustments and exposures (3) Total value adjustments and exposures (4) Total value adjustments and exposures (5) Total value adjustments and exposures (6) Total value adjustments and exposures (6) Total value adjustments and exposures (6) Total value adjustments (6)	As of 31 Exposure Value As of 31	/03/2019 Risk exposure amoun re taking into account any effernterparty excludes those for selections of the selection of th	Standardise Value adjustments and provisions ² ct due to credit conversion factors ecuristisation exposures, additiona Standardise Value adjustments and value adjustments and value adjustments and value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure¹ O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amou	provisions ² provisions ² provisions ² Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	(1) Original exposure, unlike Exposures, but includes generated and exposure (2) Total value adjustments an exposures, but includes generated and exposures, but includes generated and exposures (2) Total value adjustments and exposures (3) Total value adjustments and exposures (4) Total value adjustments and exposures (5) Total value adjustments and exposures (6) Total value adjustments and exposures (7) Total value adjustments (7)	As of 31 Exposure Value As of 31	/03/2019 Risk exposure amoun re taking into account any effernterparty excludes those for selections of the selection of th	Standardise Value adjustments and provisions ² ct due to credit conversion factors ecuristisation exposures, additiona Standardise Value adjustments and value adjustments and value adjustments and value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure¹ O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amou	provisions ² provisions ² provisions ² Value adjustments and
-	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(1) Original exposure, unlike Exposures, but includes generated and exposure (2) Total value adjustments an exposures, but includes generated and exposures, but includes generated and exposures (2) Total value adjustments and exposures (3) Total value adjustments and exposures (4) Total value adjustments and exposures (5) Total value adjustments and exposures (6) Total value adjustments and exposures (7) Total value adjustments (7)	As of 31 Exposure Value As of 31	/03/2019 Risk exposure amoun re taking into account any effernterparty excludes those for selections of the selection of th	Standardise Value adjustments and provisions ² ct due to credit conversion factors ecuristisation exposures, additiona Standardise Value adjustments and value adjustments and value adjustments and value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure¹ O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amou	provisions ² provisions ² provisions ² Value adjustments and
Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	(1) Original exposure, unlike Exposures, but includes generated and exposure (2) Total value adjustments an exposures, but includes generated and exposures, but includes generated and exposures (2) Total value adjustments and exposures (3) Total value adjustments and exposures (4) Total value adjustments and exposures (5) Total value adjustments and exposures (6) Total value adjustments and exposures (7) Total value adjustments (7)	As of 31 Exposure Value As of 31	/03/2019 Risk exposure amoun re taking into account any effernterparty excludes those for selections of the selection of th	Standardise Value adjustments and provisions ² ct due to credit conversion factors ecuristisation exposures, additiona Standardise Value adjustments and value adjustments and value adjustments and value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure¹ O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amou	provisions ² provisions ² provisions ² Value adjustments and
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Rectail of which: SME Secured by mortgages on immovable property of which: SME	(1) Original exposure, unlike Exposures, but includes generated and exposure (2) Total value adjustments an exposures, but includes generated and exposures, but includes generated and exposures (2) Total value adjustments and exposures (3) Total value adjustments and exposures (4) Total value adjustments and exposures (5) Total value adjustments and exposures (6) Total value adjustments and exposures (7) Total value adjustments (7)	As of 31 Exposure Value As of 31	/03/2019 Risk exposure amoun re taking into account any effernterparty excludes those for selections of the selection of th	Standardise Value adjustments and provisions ² ct due to credit conversion factors ecuristisation exposures, additiona Standardise Value adjustments and value adjustments and value adjustments and value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure¹ O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amou	provisions ² provisions ² provisions ² Value adjustments and
Counterpart 6 Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	(1) Original exposure, unlike Exposures, but includes generated and exposure (2) Total value adjustments an exposures, but includes generated and exposures, but includes generated and exposures (2) Total value adjustments and exposures (3) Total value adjustments and exposures (4) Total value adjustments and exposures (5) Total value adjustments and exposures (6) Total value adjustments and exposures (7) Total value adjustments (7)	As of 31 Exposure Value As of 31	/03/2019 Risk exposure amoun re taking into account any effernterparty excludes those for selections of the selection of th	Standardise Value adjustments and provisions ² ct due to credit conversion factors ecuristisation exposures, additiona Standardise Value adjustments and value adjustments and value adjustments and value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure¹ O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amou	provisions ² provisions ² provisions ² Value adjustments and
Counterpart 6 Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	(1) Original exposure, unlike Exposures, but includes generated and exposure (2) Total value adjustments an exposures, but includes generated and exposures, but includes generated and exposures (2) Total value adjustments and exposures (3) Total value adjustments and exposures (4) Total value adjustments and exposures (5) Total value adjustments and exposures (6) Total value adjustments and exposures (7) Total value adjustments (7)	As of 31 Exposure Value As of 31	/03/2019 Risk exposure amoun re taking into account any effernterparty excludes those for selections of the selection of th	Standardise Value adjustments and provisions ² ct due to credit conversion factors ecuristisation exposures, additiona Standardise Value adjustments and value adjustments and value adjustments and value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure¹ O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amou	provisions ² provisions ² provisions ² Value adjustments and
Counterpart 6 Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	(1) Original exposure, unlike Exposures, but includes generated and exposure (2) Total value adjustments an exposures, but includes generated and exposures, but includes generated and exposures (2) Total value adjustments and exposures (3) Total value adjustments and exposures (4) Total value adjustments and exposures (5) Total value adjustments and exposures (6) Total value adjustments and exposures (7) Total value adjustments (7)	As of 31 Exposure Value As of 31	/03/2019 Risk exposure amoun re taking into account any effernterparty excludes those for selections of the selection of th	Standardise Value adjustments and provisions ² ct due to credit conversion factors ecuristisation exposures, additiona Standardise Value adjustments and value adjustments and value adjustments and value adjustments and	valuation adjustments (AVAs) d Approach Original Exposure¹ O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amou	provisions ² provisions ² provisions ² Value adjustments and



Credit Risk - Standardised Approach

BNG Bank N.V.

					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	
Country of Counterpart 8	Regional governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default					0 0 0 0 0 0 0 0	0 0 0 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	
	Other exposures Standardised Total ²					0	0	0	0
		(2) Total value adjustments and	provisions per country of cou		t due to credit conversion factors curistisation exposures, additional				
		exposures, but includes general	l credit risk adjustments.		Standardise	d Annroach			
			1 6 - 24	/02/2010	Standardise	а Арргоасп	A - 620	/06/2010	
			AS OF 31	/03/2019			AS OT 3U	/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					0	0	0	
Country of Counterpart 9	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures					0 0 0 0 0 0 0 0 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	(1) Original exposure, unlike Exp	posure value, is reported befo	re taking into account any effect	t due to credit conversion factors	or credit risk mitigation technic	ques (e.g. substitution effects)		0
			provisions per country of cou		curistisation exposures, additional				
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures					0 0 0 0 0 0 0 0 0 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	(1) Original exposure, unlike Exp	posure value is reported befo	re taking into account any effect	t due to credit conversion factors	or credit risk mitigation technic	ques (e.g. substitution effects)		0

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).
 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.



Credit Risk - IRB Approach
BNG Bank N.V.

									DING	Bank N.V.												
												IRB Ap	proach									
				As of 30/	/09/2018				As of 31/	12/2018					As of 31/	/03/2019				As of 30/	/06/2019	
		Original Expo	osure ¹	Exposure	Risk exposure amount	adjustment	Original E	xposure ¹	Exposure	Risk expo	sure amount	adjustment	Original I	Exposure ¹	Exposure	Risk exposure amount	adjustment	Original	Exposure ¹	Exposure	Risk exposure amount	adjustme
	(mln EUR, %)		Of which: defaulted	Value ¹	Of which: defaulted	s and provisions		Of which: defaulted	Value ¹		Of which: defaulted	s and provisions		Of which: defaulted	- Value ¹	Of which: defaulted	s and provisions		Of which: defaulted	Value ¹	Of which: defaulted	s and provision
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - 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 Equity Other non credit-obligation assets IRB Total ²						0 0 0 0 0 0 0 0	00000000000000000	00000000000000000			0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0

⁽¹⁾ 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

							BNG Bank N.V.							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivati	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 0 0 375 197 0	0 0 0 0 375 197 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 375 197 0	0 0 0 0 0 0	((((0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
Total [0 - 3M [Belgium	0 0 0 0 0 448 0	0 0 0 0 0 448 0	0 0 0 0 0 0	0 0 0 0 0 46 0	0 0 0 0 0 402 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0	0 0 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 0 51 0 40 0 0	0 0 51 0 40 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 51 0 40 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Estonia	91	31			31				Ü		U	ŭ.	U



General governments exposures by country of the counterparty

							BNG Bank N.V. As of 31/12/2018	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0 0 0 0 210 367 0	0 0 0 0 210 367 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 210 367 0 577	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [France	0 25 0 0 0 0 205 597	0 25 0 0	0 0 0 0	0 0 0 0 0	0 25 0 0 0 205 597	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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	492 0 0 274 241 655 512	492 0 0 274 241 655	0 0 0	0 0 0 0 0	0 0 0 274 241 655 512 1,683	492 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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													
Total [0 - 3M [Italy	0 2 0 0 0 131 79	0 2 0 0 0 131 79 212	0 0 0 0 0	0 0 0 0 0	0 2 0 0 0 131 79 212	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Latvia	212	212	0	0	212	0	0	0	0	0	0	0	16



General governments exposures by country of the counterparty

							As of 31/12/2018							
						Dire	ct exposures	•						
	(mln EUR)			On balance sl	neet		ct exposures		Deriva	tives		Off balanc	ce sheet	
	(Hill Edit)											Off-balance she		
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 0 292 0	0 0 0 0 0 292 0 292	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 292 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands	2,855 1,656 1,588 1,510 4,816 7,352 15,464	2,855 1,656 1,588 1,510 4,816 7,352 15,464	0 0 0 0 0 0	0 0 0 0 0 0 77 77	0 0 0 1,310 626 0	2,855 1,656 1,588 1,510 3,505 6,726 15,386 33,228	0 2 3 0 9 25 343	0 60 35 0 50 99 669	0 0 0 0 0 0 69	0 0 10 0 5 9 250	54 2 171 334 58 72 6,055	0 0 0 0 0 0	335
[0 - 3M [Poland													
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	29
Total [0 - 3M [Romania													
Total [0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							BNG Bank N.V. As of 31/12/2018	•						
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet	<u> </u>			 Deriva	tives		Off bala	nce sheet	
	(HIIII EUR)							Derivatives with pos			negative fair value		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 0 0 0 63 164 179	0 0 0 0 63 164 179 406	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 63 0 163 133 0 359	0 0 0 0 0 1 46	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [Sweden	407	400	U.		339	47		U	U	U	U	U .	U C C C C C C C C C C C C C C C C C C C
[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 31/12/2018	2						
						Direc	ct exposures	<u>, </u>						
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(mm zony)											Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.	0 0 0 0 0 22 0	0 0 0 0 0 22 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 22 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China			J				Ü		J	J	· ·	J	
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

BNG Bank N.V.

							BIVE BUILT IV.							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 0 250 0	0 0 0 0 0 250 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 250 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	

Notes and definition

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

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

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, 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 (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, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, 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.



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 141 232 189 0	189 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 141 232 189 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
Total [0 - 3M [Belgium	0 0 0 0 0 461 0	0 0 0 0 0 461 0	0 0 0 0 0 0	0 0 0 0 0 47 0	0 0 0 0 0 414 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0 0 0	0 0 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 0 51 0 41 0 0	0 0 51 0 41 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 51 0 41 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 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 [Estonia	91	91			91				J		U	U	



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	atives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0 0 0 0 221 262 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 221 262 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [France	0 0 0 0 57 156 527	0 0 0 0 57 156 527	0 0 0 0	0 0 0 0 0 0	0 0 0 0 57 156 527	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	410 12 50 467 219 719 430	410 12 50 467 219 719	0 0 0 0 0 0	0 0 0 0 0 0	0 0 50 467 219 719 430	410 12 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Ireland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	0 0 0 0 0 136 0	0 0 0 0 0 136 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 136 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	15
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 50 303 0	0 0 0 0 50 303 0 353	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 50 303 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [Malta													
[0 - 3M [Netherlands	2,472 1,774 1,664 1,921 4,179 7,382 16,352	2,472 1,774 1,664 1,921 4,179 7,382 16,352 35,744	0 0 0 0 0 0	0 0 0 0 0 0 82 82	0 0 0 0 924 642 0	2,472 1,774 1,664 1,921 3,256 6,740 16,270 34,096	0 1 1 0 27 9 511 549	0 35 20 0 150 31 633 870	0 0 0 0 0 0 90	0 0 0 5 0 9 250	18 170 230 167 116 22 3,345 4,068	0 0 0 0 0 0	408
[0 - 3M [Poland											,,,,,,,		
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	29
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[3M - 1Y [[1Y - 2Y [Slovenia													



General governments exposures by country of the counterparty

							BNG Bank N.V.							
						Dira	As of 30/06/2019 ct exposures	, 						
	(500)			On balance s	sheet		ct exposures		Deriva	tives		Off bala	nce sheet	-
	(mln EUR)			On Balance s				Derivatives with pos			negative fair value		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 0 0 0 61 317 45	0 0 0 0 61 316 45	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 61 315 0	45	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Sweden		725	Ü										
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							BNG Bank N.V.							
						Dive	As of 30/06/2019							
				On halana al		Direc	ct exposures		Paris a	Albania.		Off halan		-
	(mln EUR)			On balance sh	neet				Deriva	itives		Off balan	ce sneet	
												Off-balance she	et exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.	0 0 0 0 23 0 0	0 0 0 0 23 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 23 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [China													, and the second
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	22
Total [0 - 3M [Other advanced economies non EEA			U .	V		U						U	
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total [0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

BNG Bank N.V.

							DING Dalik II.V.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 51 208 0	0 0 0 0 51 208 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 51 208 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	

Notes and definition

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

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

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

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

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

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

(5) Residual countries not reported separately in the Transparency exercise Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, Cayman Islands, Cuba, Cu

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, 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							
	Gross carrying amount		provisions ⁴ financ		Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial				
	Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing		
(mln EUR)	days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)							18,008	0	0	0	7	0	0		
Central banks							0	0	0	0	0	0	0		
General governments							8,735	0	0	0	1	0	0		
Credit institutions							2,429	0	0	0	0	0	0		
Other financial corporations							5,152	0	0	0	6	0	0		
Non-financial corporations							1,692	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)							99,452	0	57	57	31	16	27		
Central banks							1,587	0	0	0	0	0	0		
General governments							32,380	0	0	0	0	0	0		
Credit institutions							12,122	0	0	0	0	0	0		
Other financial corporations							847	0	3	3	0	2	0		
Non-financial corporations							49,008	0	31	31	27	9	10		
of which: small and medium-sized enterprises at amortised cost							12,045	0	15	15	14	2	10		
Households							3,508	0	23	23	4	5	17		
DEBT INSTRUMENTS other than HFT							117,460	0	57	57	39	16	27		
OFF-BALANCE SHEET EXPOSURES							13,706		0	0	2	0	0		

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

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

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

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



Performing and non-performing exposures

	As of 31/03/2019							As of 30/06/2019							
	Gross carrying amount			provisions ⁴ financial				Gross carryii	ring amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
	Of which performing but past due >30	Of which non-	-performing ¹	OVPOCHEOC	On non- performing exposures ³			Of which performing but past due >30 days and <=90 days			On performing	On non- performing	guarantees received on non- performing		
(mln EUR)	days and <=90 days		Of which: defaulted							Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)							17,624	0	0	0	6	0	0		
Central banks							0	0	0	0	0	0	0		
General governments							8,486	0	0	0	1	0	0		
Credit institutions							2,421	0	0	0	0	0	0		
Other financial corporations							4,946	0	0	0	5	0	0		
Non-financial corporations							1,771	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)							113,758	0	95	95	31	30	26		
Central banks							11,670	0	0	0	0	0	0		
General governments							33,436	0	0	0	0	0	0		
Credit institutions							15,344	0	0	0	0	0	0		
Other financial corporations							911	0	3	3	0	2	0		
Non-financial corporations							48,769	0	75	75	26	28	9		
of which: small and medium-sized enterprises at amortised cost							11,908	0	15	15	16	1	9		
Households							3,628	0	16	16	4	0	16		
DEBT INSTRUMENTS other than HFT							131,382	0	95	95	38	30	26		
OFF-BALANCE SHEET EXPOSURES							11,024		15	15	2	3	o		

⁽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	3		As of 31/12/2018							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	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		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on			
Debt securities (including at amortised cost and fair value)						0	0	0	0	0			
Central banks						0	0	0	0	0			
General governments						0	0	0	0	0			
Credit institutions						0	0	0	0	0			
Other financial corporations						0	0	0	0	0			
Non-financial corporations						0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)						348	2	24	2	33			
Central banks						0	0	0	0	0			
General governments						0	0	0	0	0			
Credit institutions						0	0	0	0	0			
Other financial corporations						0	0	0	0	0			
Non-financial corporations						293	2	21	2	33			
of which: small and medium-sized enterprises at amortised cost						133	2	16	2	3			
Households						56	0	2	0	0			
DEBT INSTRUMENTS other than HFT						348	2	24	2	33			
Loan commitments given						0	0	0	0	0			

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

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



Forborne exposures

	As of 31/03/2019						As of 30/06/2019							
	Gross carrying amount of exposures with forbearance measures		provisions for 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 dit risk and exposures with	Collateral and financial guarantees				
(mln EUR)	pe expo for	which non- erforming osures with rbearance neasures		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				
Central banks						0	0	0	0	0				
General governments						0	0	0	0	0				
Credit institutions						0	0	0	0	0				
Other financial corporations						0	0	0	0	0				
Non-financial corporations						0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)						300	2	23	2	30				
Central banks						0	0	0	0	0				
General governments						0	0	0	0	0				
Credit institutions						0	0	0	0	0				
Other financial corporations						0	0	0	0	0				
Non-financial corporations						244	2	21	2	30				
of which: small and medium-sized enterprises at amortised cost						127	2	16	2	0				
Households						56	0	2	0	0				
DEBT INSTRUMENTS other than HFT						300	2	23	2	30				
Loan commitments given						5	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.