## 2020 EU-wide Transparency Exercise

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>All other banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEI Code</td>
<td>xxxxxxxxxxxxxxxx</td>
</tr>
<tr>
<td>Country Code</td>
<td>OT</td>
</tr>
</tbody>
</table>

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore the banks included in this aggregate are not required to report it to the EBA.
### Available capital (amounts)

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>CORP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (CET1) capital - transitional period</td>
<td>45,867</td>
<td>3,393</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>45,867</td>
<td>3,393</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital - transitional period</td>
<td>52,080</td>
<td>3,393</td>
<td>C 01.00 (r015,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition</td>
<td>52,080</td>
<td>3,393</td>
<td>C 01.00 (r015,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Total capital - transitional period</td>
<td>58,558</td>
<td>3,393</td>
<td>C 01.00 (r010,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>58,558</td>
<td>3,393</td>
<td>C 01.00 (r010,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
</tbody>
</table>

### Risk-weighted assets (amounts)

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>CORP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total risk-weighted assets</td>
<td>247,909</td>
<td>16,057</td>
<td>C 02.00 (r010,c010)</td>
<td>Articles 92(3), 95, 96 and 98 of CRR</td>
</tr>
<tr>
<td>Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>247,909</td>
<td>16,057</td>
<td>C 02.00 (r010,c010)</td>
<td>Articles 92(3), 95, 96 and 98 of CRR</td>
</tr>
</tbody>
</table>

### Capital ratios

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>CORP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>18.50%</td>
<td>21.13%</td>
<td>C 01.00 (r020,c010) - C 05.01 (r440,c010)</td>
<td>(C 02.00 (r010,c010) - C 05.01 (r440,c040))</td>
</tr>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount - transitional definition - all Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied)</td>
<td>18.50%</td>
<td>21.13%</td>
<td>C 01.00 (r020,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)</td>
<td>(C 02.00 (r010,c010) - C 05.01 (r440,c040))</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>21.01%</td>
<td>21.13%</td>
<td>C 01.00 (r015,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>21.01%</td>
<td>21.13%</td>
<td>C 01.00 (r015,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) - transitional definition</td>
<td>26.45%</td>
<td>21.13%</td>
<td>C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)</td>
<td>(C 02.00 (r010,c010) - C 05.01 (r440,c040))</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>26.45%</td>
<td>21.13%</td>
<td>C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)</td>
<td>(C 02.00 (r010,c010) - C 05.01 (r440,c040))</td>
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</table>

### Leverage ratio

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>CORP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leverage ratio - total exposure measure - using a transitional definition of Tier 1 capital</td>
<td>5.14%</td>
<td>7.09%</td>
<td>C 47.00 (r300,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td>Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>5.14%</td>
<td>7.09%</td>
<td>C 47.00 (r300,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td></td>
<td>Tier 1 capital - transitional definition</td>
<td>As of 31/03/2020</td>
<td>As of 30/06/2020</td>
<td>COREP CODE</td>
</tr>
<tr>
<td>---</td>
<td>----------------------------------------</td>
<td>-------------------</td>
<td>------------------</td>
<td>------------</td>
</tr>
<tr>
<td>A.1</td>
<td>Tier 1 capital - transitional definition</td>
<td>52,080</td>
<td>3,393</td>
<td>C 47.00 (r320,c010)</td>
</tr>
<tr>
<td>A.2</td>
<td>Tier 1 capital - fully phased-in definition</td>
<td>51,768</td>
<td>3,393</td>
<td>C 47.00 (r310,c010)</td>
</tr>
<tr>
<td>B.1</td>
<td>Total leverage ratio exposures - using a transitional definition of Tier 1 capital</td>
<td>994,127</td>
<td>47,861</td>
<td>C 47.00 (r300,c010)</td>
</tr>
<tr>
<td>B.2</td>
<td>Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital</td>
<td>994,127</td>
<td>47,861</td>
<td>C 47.00 (r290,c010)</td>
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<tr>
<td>C.1</td>
<td>Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>5.2%</td>
<td>7.1%</td>
<td>C 47.00 (r340,c010)</td>
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<tr>
<td>C.2</td>
<td>Leverage ratio - using a fully phased-in definition of Tier 1 capital</td>
<td>5.2%</td>
<td>7.1%</td>
<td>C 47.00 (r330,c010)</td>
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</table>
## Tier 2 Capital instruments

### Core Items

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.01</td>
<td>Tier 2 instruments</td>
<td>3,393</td>
<td></td>
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<tr>
<td>02.01</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>03.01</td>
<td>Transitions in own funds capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>04.01</td>
<td>Transitions in own funds capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>05.01</td>
<td>Accumulated other comprehensive income</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

### Other Tier 2 Capital components and deductions

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.02</td>
<td>Tier 2 instruments</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>02.02</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
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<td></td>
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<tr>
<td>03.02</td>
<td>Transitions in own funds capital</td>
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<td></td>
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<tr>
<td>04.02</td>
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<tr>
<td>05.02</td>
<td>Accumulated other comprehensive income</td>
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</table>

## Tier 1 Capital Ratio (transitional period)

### Core Items

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
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</thead>
<tbody>
<tr>
<td>01.01</td>
<td>Tier 1 instruments</td>
<td>11,855</td>
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<td>02.01</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
<td>0</td>
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<tr>
<td>03.01</td>
<td>Transitions in own funds capital</td>
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<tr>
<td>04.01</td>
<td>Transitions in own funds capital</td>
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</tr>
<tr>
<td>05.01</td>
<td>Accumulated other comprehensive income</td>
<td>0</td>
<td></td>
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</table>

### Other Tier 1 Capital components and deductions

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.02</td>
<td>Tier 1 instruments</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>02.02</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>03.02</td>
<td>Transitions in own funds capital</td>
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<tr>
<td>04.02</td>
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<tr>
<td>05.02</td>
<td>Accumulated other comprehensive income</td>
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</table>

## COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)

### Core Items

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.01</td>
<td>CET1 instruments</td>
<td>247,909</td>
<td></td>
</tr>
<tr>
<td>02.01</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
<td>0</td>
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<tr>
<td>03.01</td>
<td>Transitions in own funds capital</td>
<td>0</td>
<td></td>
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<tr>
<td>04.01</td>
<td>Transitions in own funds capital</td>
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<td></td>
</tr>
<tr>
<td>05.01</td>
<td>Accumulated other comprehensive income</td>
<td>0</td>
<td></td>
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</table>

### Other Tier 1 Capital components and deductions

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.02</td>
<td>CET1 instruments</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>02.02</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>03.02</td>
<td>Transitions in own funds capital</td>
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<tr>
<td>04.02</td>
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<tr>
<td>05.02</td>
<td>Accumulated other comprehensive income</td>
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<td></td>
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</table>

## OWN FUNDS

### Tier 1 Capital (net of deductions and after transitional adjustments)

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
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<tbody>
<tr>
<td>01.01</td>
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<tr>
<td>03.01</td>
<td>Transitions in own funds capital</td>
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<td></td>
</tr>
<tr>
<td>04.01</td>
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<td></td>
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<tr>
<td>05.01</td>
<td>Accumulated other comprehensive income</td>
<td>0</td>
<td></td>
</tr>
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</table>

### Tier 2 Capital (net of deductions and after transitional adjustments)

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
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<tr>
<td>01.01</td>
<td>Tier 2 instruments</td>
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<td>02.01</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
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<tr>
<td>03.01</td>
<td>Transitions in own funds capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>04.01</td>
<td>Transitions in own funds capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>05.01</td>
<td>Accumulated other comprehensive income</td>
<td>0</td>
<td></td>
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</table>

## TOTAL RISK EXPOSURE AMOUNT

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
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<tbody>
<tr>
<td>01.01</td>
<td>Tier 1 and Tier 2 capital</td>
<td>10,444</td>
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</table>

## Total Requirements

### Tier 1 Capital

<table>
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<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
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</thead>
<tbody>
<tr>
<td>01.01</td>
<td>Tier 1 instruments</td>
<td>11,855</td>
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### Tier 2 Capital

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.01</td>
<td>Tier 2 instruments</td>
<td>3,393</td>
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</tr>
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</table>

## Tier 1 Capital Ratio (transitional period)

### Core Items

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.01</td>
<td>Tier 1 instruments</td>
<td>21.01%</td>
<td></td>
</tr>
<tr>
<td>02.01</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>03.01</td>
<td>Transitions in own funds capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>04.01</td>
<td>Transitions in own funds capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>05.01</td>
<td>Accumulated other comprehensive income</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

### Other Tier 1 Capital components and deductions

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.02</td>
<td>Tier 1 instruments</td>
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<td></td>
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<tr>
<td>02.02</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
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<tr>
<td>03.02</td>
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<tr>
<td>05.02</td>
<td>Accumulated other comprehensive income</td>
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</table>

## Tier 2 Capital Ratio (transitional period)

### Core Items

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.01</td>
<td>Tier 2 instruments</td>
<td>21.13%</td>
<td></td>
</tr>
<tr>
<td>02.01</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
<td>0</td>
<td></td>
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<tr>
<td>03.01</td>
<td>Transitions in own funds capital</td>
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<tr>
<td>04.01</td>
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<td></td>
</tr>
<tr>
<td>05.01</td>
<td>Accumulated other comprehensive income</td>
<td>0</td>
<td></td>
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</table>

### Other Tier 2 Capital components and deductions

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.02</td>
<td>Tier 2 instruments</td>
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<td></td>
</tr>
<tr>
<td>02.02</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
<td>0</td>
<td></td>
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<tr>
<td>03.02</td>
<td>Transitions in own funds capital</td>
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<tr>
<td>04.02</td>
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</tr>
<tr>
<td>05.02</td>
<td>Accumulated other comprehensive income</td>
<td>0</td>
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</table>

## COMMON EQUITY TIER 1 CAPITAL RATIO (full level)

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (mln EUR)</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.01</td>
<td>CET1 instruments</td>
<td>25.35%</td>
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</tr>
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<td>02.01</td>
<td>Reciprocal cross holdings in CET1 Capital</td>
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</tr>
<tr>
<td>03.01</td>
<td>Transitions in own funds capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>04.01</td>
<td>Transitions in own funds capital</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>05.01</td>
<td>Accumulated other comprehensive income</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

# Notes

- The fully loaded CET1 capital ratio is based on the formulae stated in column "COREP CODE" – please note that this may not have a significant investment differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.
- Financial sector entities are those that have received a licence to operate in the financial sector and the financial institutions (banks) have a share of capital of at least 5%.
- Article 25 of CRR Article 61 of CRR Articles 479 and 480 of CRR Articles 483(1) to (3), and 484 to 487 of CRR Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (v) and 155(4) of CRR.
- Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR Articles 4(118) and 72 of CRR Articles 32 to 35 of and 36 (1) point (l) of CRR Article 258 of CRR Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR Articles 26(1) points (a) and (b), 26(2) and 36 (1) points (a) and (l) of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR Articles 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR.
## 2020 EU-wide Transparency Exercise
### Overview of Risk exposure amounts

#### All other banks

<table>
<thead>
<tr>
<th>Risk Category</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit risk (excluding CCR and Securitisations)</strong></td>
<td>251,079</td>
<td>14,542</td>
<td></td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>34,466</td>
<td>6,667</td>
<td></td>
</tr>
<tr>
<td>Of which the foundation IRB (FIRB) approach</td>
<td>11,903</td>
<td>7,860</td>
<td></td>
</tr>
<tr>
<td>Of which the advanced IRB (AIRB) approach</td>
<td>123,085</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Of which equity IRB</td>
<td>8,623</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Counterparty credit risk (CCR, excluding CVA)**</td>
<td>6,334</td>
<td>210</td>
<td></td>
</tr>
<tr>
<td><strong>Credit valuation adjustment - CVA</strong></td>
<td>3,684</td>
<td>233</td>
<td></td>
</tr>
<tr>
<td><strong>Settlement risk</strong></td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Securitisation exposures in the banking book (after the cap)</td>
<td>4,961</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Position, foreign exchange and commodities risks (Market risk)**</td>
<td>4,910</td>
<td>104</td>
<td></td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>744</td>
<td>104</td>
<td></td>
</tr>
<tr>
<td>Of which IMA</td>
<td>4,165</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Of which securitisations and resecuritisations in the trading book</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Large exposures in the trading book</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Operational risk</strong></td>
<td>36,726</td>
<td>969</td>
<td></td>
</tr>
<tr>
<td>Of which basic indicator approach</td>
<td>684</td>
<td>682</td>
<td></td>
</tr>
<tr>
<td>Of which standardised approach</td>
<td>3,159</td>
<td>106</td>
<td></td>
</tr>
<tr>
<td>Of which advanced measurement approach</td>
<td>22,883</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Other risk exposure amounts</td>
<td>265</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>247,669</td>
<td>16,057</td>
<td></td>
</tr>
</tbody>
</table>

*The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).*

1. On balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)." They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.
## All other banks

### 2020 EU-wide Transparency Exercise

#### P&L

<table>
<thead>
<tr>
<th>Description</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>5,556</td>
<td>142</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>1,177</td>
<td>0</td>
</tr>
<tr>
<td>Of which debt securities issued expenses</td>
<td>4,379</td>
<td>137</td>
</tr>
<tr>
<td><strong>Interest expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which deposits expenses</td>
<td>3,113</td>
<td>30</td>
</tr>
<tr>
<td>Of which debt securities issued expenses</td>
<td>665</td>
<td>8</td>
</tr>
<tr>
<td>Of which debt securities issued expenses</td>
<td>1,365</td>
<td>5</td>
</tr>
<tr>
<td><strong>Expenses on share capital repayable on demand</strong></td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td><strong>Dividend income</strong></td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td><strong>Net fee and commission income</strong></td>
<td>480</td>
<td>33</td>
</tr>
<tr>
<td><strong>Gains or (-) losses on derecognition of financial assets and liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>54</td>
<td>13</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>-173</td>
<td>7</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>25</td>
<td>3</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>-26</td>
<td>0</td>
</tr>
<tr>
<td>Exchange differences (gains or (-) losses), net</td>
<td>-113</td>
<td>5</td>
</tr>
<tr>
<td><strong>Net other operating income /expenses</strong></td>
<td>141</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total operating income, net</strong></td>
<td>2,913</td>
<td>172</td>
</tr>
<tr>
<td><strong>Administrative expenses</strong></td>
<td>1,994</td>
<td>127</td>
</tr>
<tr>
<td>Cash contributions to resolution funds and deposit guarantee schemes</td>
<td>110</td>
<td>6</td>
</tr>
<tr>
<td>(Depreciation)</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Modification gains or (-) losses, net</td>
<td>14</td>
<td>4</td>
</tr>
<tr>
<td>(Provisions or (-) reversal of provisions)</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>(Payment commitments to resolution funds and deposit guarantee schemes)</td>
<td>14</td>
<td>4</td>
</tr>
<tr>
<td>(Commitments and guarantees given)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(Other provisions)</td>
<td>13</td>
<td>0</td>
</tr>
<tr>
<td>Of which pending legal issues and tax litigation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which restructuring</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Changes or (-) decreases of the fund for general banking risks, net</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</strong></td>
<td>619</td>
<td>42</td>
</tr>
<tr>
<td><strong>Financial assets at fair value through other comprehensive income</strong></td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td><strong>Financial assets at amortised cost</strong></td>
<td>617</td>
<td>42</td>
</tr>
<tr>
<td><strong>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>(of which Goodwill)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Negative goodwill recognised in profit or loss</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Share of the profit or (-) loss in non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</td>
<td>21</td>
<td>1</td>
</tr>
<tr>
<td><strong>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</strong></td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td><strong>Profit or (-) loss before tax from continuing operations</strong></td>
<td>209</td>
<td>8</td>
</tr>
<tr>
<td><strong>Profit or (-) loss after tax from continuing operations</strong></td>
<td>113</td>
<td>8</td>
</tr>
<tr>
<td><strong>Profit or (-) loss for the year</strong></td>
<td>113</td>
<td>-8</td>
</tr>
</tbody>
</table>

**Note:** Information available only as of end of the year.
### 2020 EU-wide Transparency Exercise

#### Total Assets: fair value and impairment distribution

**All other banks**

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Carrying amount</th>
<th>Fair value hierarchy</th>
<th>Carrying amount</th>
<th>Fair value hierarchy</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>As of 31/03/2020</td>
<td></td>
<td>As of 30/06/2020</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Level 1</td>
<td>Level 2</td>
<td>Level 3</td>
<td>Level 1</td>
<td>Level 2</td>
</tr>
<tr>
<td>Cash, cash balances at central banks and other demand deposits</td>
<td>106,034</td>
<td>3,393</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial assets held for trading</td>
<td>30,635</td>
<td>2,041</td>
<td>28,286</td>
<td>507</td>
<td>9</td>
</tr>
<tr>
<td>Financial assets designated at fair value through profit or loss</td>
<td>2,439</td>
<td>109</td>
<td>773</td>
<td>1,268</td>
<td>4</td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>1,692</td>
<td>429</td>
<td>1,071</td>
<td>191</td>
<td>252</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>26,006</td>
<td>23,885</td>
<td>1,846</td>
<td>276</td>
<td>0</td>
</tr>
<tr>
<td>Derivatives – Hedge accounting</td>
<td>642,394</td>
<td>9,617</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fair value changes of the hedged items in portfolio hedge of interest rate risk</td>
<td>15,998</td>
<td>0</td>
<td>15,998</td>
<td>0</td>
<td>9</td>
</tr>
<tr>
<td>Other assets (1)</td>
<td>28,570</td>
<td></td>
<td>0</td>
<td>147</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>874,496</td>
<td>13,469</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

#### Breakdown of financial assets by instrument and by counterparty sector

<table>
<thead>
<tr>
<th>Breakdown of financial assets by instrument and by counterparty sector</th>
<th>As of 31/03/2020</th>
<th>Accumulated impairment</th>
<th>As of 30/06/2020</th>
<th>Accumulated impairment</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount</td>
<td></td>
<td>Gross carrying amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Stage 1 Assets without significant increase in credit risk since initial recognition</td>
<td>Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired</td>
<td>Stage 3 Credit-impaired assets</td>
<td>Stage 1 Assets without significant increase in credit risk since initial recognition</td>
<td>Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired</td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>Debt securities</td>
<td>24,910</td>
<td>566</td>
<td>0</td>
<td>-3</td>
</tr>
<tr>
<td></td>
<td>Loans and advances</td>
<td>201</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>Debt securities</td>
<td>11,853</td>
<td>181</td>
<td>0</td>
<td>-4</td>
</tr>
</tbody>
</table>

(1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.
## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

All other banks

<table>
<thead>
<tr>
<th>LIABILITIES:</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial liabilities held for trading</td>
<td>27,174</td>
<td>44</td>
<td>IFRS 7.8 (a) (ii); IFRS 9.AA.6</td>
</tr>
<tr>
<td>Trading financial liabilities&lt;sup&gt;1&lt;/sup&gt;</td>
<td>0</td>
<td>0</td>
<td>Accounting Directive art 8(15)(a),(3),(6)</td>
</tr>
<tr>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>6,240</td>
<td>0</td>
<td>IFRS 7.8 (a)(i); IFRS 9.4.2.2</td>
</tr>
<tr>
<td>Financial liabilities measured at amortised cost</td>
<td>749,555</td>
<td>11,721</td>
<td>IFRS 7.8(g); IFRS 9.4.2.1</td>
</tr>
<tr>
<td>Non-trading non-derivative financial liabilities measured at a cost-based method&lt;sup&gt;2&lt;/sup&gt;</td>
<td>0</td>
<td>0</td>
<td>Accounting Directive art 8(3)</td>
</tr>
<tr>
<td>Derivatives – Hedge accounting</td>
<td>31,143</td>
<td>0</td>
<td>IFRS 9.6.2.1; Annex V.Part 1.26</td>
</tr>
<tr>
<td>Fair value changes of the hedged items in portfolio hedge of interest rate risk</td>
<td>0</td>
<td>0</td>
<td>IAS 39.89A(b); IFRS 9.6.5.8</td>
</tr>
<tr>
<td>Provisions</td>
<td>989</td>
<td>7</td>
<td>IAS 37.10; IAS 1.54(1)</td>
</tr>
<tr>
<td>Tax liabilities</td>
<td>704</td>
<td>2</td>
<td>IAS 1.54(n-o)</td>
</tr>
<tr>
<td>Share capital repayable on demand</td>
<td>0</td>
<td>0</td>
<td>IAS 32 IE 31; IFRS 2; Annex V.Part 2.12</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>7,274</td>
<td>72</td>
<td>Annex V.Part 2.13</td>
</tr>
<tr>
<td>Liabilities included in disposal groups classified as held for sale</td>
<td>128</td>
<td>0</td>
<td>IAS 1.54 (p); IFRS 5.38; Annex V.Part 2.14</td>
</tr>
<tr>
<td>Haircuts for trading liabilities at fair value&lt;sup&gt;3&lt;/sup&gt;</td>
<td>0</td>
<td>0</td>
<td>Annex V Part 1.29</td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>823,206</td>
<td>11,846</td>
<td>IAS 1.90(a), IAS 6</td>
</tr>
<tr>
<td>TOTAL EQUITY</td>
<td>51,289</td>
<td>1,623</td>
<td>IAS 1.9(c), IAS 6</td>
</tr>
<tr>
<td>TOTAL EQUITY AND TOTAL LIABILITIES</td>
<td>874,496</td>
<td>13,469</td>
<td>IAS 1.106</td>
</tr>
</tbody>
</table>

<sup>1</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

<sup>2</sup> Derivatives hedge accounting

<sup>3</sup> Haircuts for trading liabilities at fair value

### Breakdown of Financial Instruments

<table>
<thead>
<tr>
<th>Carrying amount (mln EUR)</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial liabilities held for trading</td>
<td>27,174</td>
<td>44</td>
<td>IFRS 7.8 (a) (ii); IFRS 9.AA.6</td>
</tr>
<tr>
<td>Trading financial liabilities&lt;sup&gt;1&lt;/sup&gt;</td>
<td>0</td>
<td>0</td>
<td>Accounting Directive art 8(15)(a),(3),(6)</td>
</tr>
<tr>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>6,240</td>
<td>0</td>
<td>IFRS 7.8 (a)(i); IFRS 9.4.2.2</td>
</tr>
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<td>749,555</td>
<td>11,721</td>
<td>IFRS 7.8(g); IFRS 9.4.2.1</td>
</tr>
<tr>
<td>Non-trading non-derivative financial liabilities measured at a cost-based method&lt;sup&gt;2&lt;/sup&gt;</td>
<td>0</td>
<td>0</td>
<td>Accounting Directive art 8(3)</td>
</tr>
<tr>
<td>Derivatives – Hedge accounting</td>
<td>31,143</td>
<td>0</td>
<td>IFRS 9.6.2.1; Annex V.Part 1.26</td>
</tr>
<tr>
<td>Fair value changes of the hedged items in portfolio hedge of interest rate risk</td>
<td>0</td>
<td>0</td>
<td>IAS 39.89A(b); IFRS 9.6.5.8</td>
</tr>
<tr>
<td>Provisions</td>
<td>989</td>
<td>7</td>
<td>IAS 37.10; IAS 1.54(1)</td>
</tr>
<tr>
<td>Tax liabilities</td>
<td>704</td>
<td>2</td>
<td>IAS 1.54(n-o)</td>
</tr>
<tr>
<td>Share capital repayable on demand</td>
<td>0</td>
<td>0</td>
<td>IAS 32 IE 31; IFRS 2; Annex V.Part 2.12</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>7,274</td>
<td>72</td>
<td>Annex V.Part 2.13</td>
</tr>
<tr>
<td>Liabilities included in disposal groups classified as held for sale</td>
<td>128</td>
<td>0</td>
<td>IAS 1.54 (p); IFRS 5.38; Annex V.Part 2.14</td>
</tr>
<tr>
<td>Haircuts for trading liabilities at fair value&lt;sup&gt;3&lt;/sup&gt;</td>
<td>0</td>
<td>0</td>
<td>Annex V Part 1.29</td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>823,206</td>
<td>11,846</td>
<td>IAS 1.90(a), IAS 6</td>
</tr>
<tr>
<td>TOTAL EQUITY</td>
<td>51,289</td>
<td>1,623</td>
<td>IAS 1.9(c), IAS 6</td>
</tr>
<tr>
<td>TOTAL EQUITY AND TOTAL LIABILITIES</td>
<td>874,496</td>
<td>13,469</td>
<td>IAS 1.106</td>
</tr>
</tbody>
</table>
## Breakdown of liabilities

### All other banks

<table>
<thead>
<tr>
<th>Breakdown of financial liabilities by instrument and by counterparty sector</th>
<th>Carrying amount</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>As of 31/03/2020</strong></td>
<td><strong>As of 30/06/2020</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Derivatives</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity instruments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Short positions</strong></td>
<td>57,057</td>
<td>44</td>
</tr>
<tr>
<td>Debt securities</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Deposits</strong></td>
<td>33,309</td>
<td>10</td>
</tr>
<tr>
<td>Central banks</td>
<td>1,067</td>
<td>0</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>0</td>
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<td>of which: Current accounts / overnight deposits</td>
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<td>Credit institutions</td>
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<td>of which: Current accounts / overnight deposits</td>
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<td>Other financial corporations</td>
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<td><strong>TOTAL FINANCIAL LIABILITIES</strong></td>
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## Market Risk

### All other banks

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<th>As of 30/06/2020</th>
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<tbody>
<tr>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td></td>
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</tr>
<tr>
<td>VaR (Memorandum item)</td>
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</tr>
<tr>
<td>STRESSED VaR (Memorandum item)</td>
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<tr>
<td>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</td>
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<td>TOTAL RISK EXPOSURE AMOUNT</td>
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<td>VaR (Memorandum item)</td>
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### 2020 EU-wide Transparency Exercise

### Market Risk

#### All other banks

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<th>As of 31/03/2020</th>
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<tbody>
<tr>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
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<tr>
<td>VaR (Memorandum item)</td>
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<td>STRESSED VaR (Memorandum item)</td>
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<td>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</td>
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<td>TOTAL RISK EXPOSURE AMOUNT</td>
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<tr>
<td>VaR (Memorandum item)</td>
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<td>STRESSED VaR (Memorandum item)</td>
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<tr>
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</table>

### Notes

- Market risk template data and scenario SI positions under the particular approach for position risk in CTP (Sections 5.5.1, 5.5.2 (a) and 5.5.2 (b)) are in the CTP 5.5 template.
## Consolidated data

<table>
<thead>
<tr>
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<tbody>
<tr>
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<tr>
<td>Exposure Value</td>
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<tr>
<td>Risk exposure amount</td>
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</tr>
<tr>
<td>Value adjustments and provisions</td>
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<td>1,721</td>
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<td><strong>Sweden</strong></td>
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<tr>
<td>Original Exposure</td>
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<td>30,738</td>
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<tr>
<td>Exposure Value</td>
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<td>15,762</td>
</tr>
<tr>
<td>Risk exposure amount</td>
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<td>15,762</td>
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<tr>
<td>Value adjustments and provisions</td>
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<td><strong>Lithuania</strong></td>
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<tr>
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<tr>
<td>Risk exposure amount</td>
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<tr>
<td>Value adjustments and provisions</td>
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<td>1,228</td>
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</table>

(1) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercise's results.

(2) Total value adjustments and provisions as a % of total exposures, but includes general credit risk adjustments.

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).

Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercise's results.

All other banks

2020 EU-wide Transparency Exercise
Credit Risk - Standardised Approach

All other banks

<table>
<thead>
<tr>
<th>Country</th>
<th>As of 30/06/2020</th>
<th>As of 30/06/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Exposure</td>
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<td><strong>Sweden</strong></td>
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<td>1,869</td>
<td>1,869</td>
</tr>
<tr>
<td><strong>Lithuania</strong></td>
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<tr>
<td>Original Exposure</td>
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<td>97</td>
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<tr>
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<td>1,228</td>
<td>1,228</td>
</tr>
</tbody>
</table>

(1) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercise's results.

(2) Total value adjustments and provisions as a % of total exposures, but includes general credit risk adjustments.

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).

Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercise's results.

All other banks

2020 EU-wide Transparency Exercise
Credit Risk - Standardised Approach

All other banks
## 2020 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

<table>
<thead>
<tr>
<th>Country</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BRAZIL</strong></td>
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<tr>
<td>Original exposure</td>
<td>Exposed Value</td>
<td>Risk exposure amount</td>
</tr>
<tr>
<td>Exposure in default</td>
<td>Secured by mortgages on immovable property</td>
<td>of which: SME</td>
</tr>
<tr>
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<td></td>
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<tr>
<td><strong>LATVIA</strong></td>
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<tr>
<td>Original exposure</td>
<td>Exposed Value</td>
<td>Risk exposure amount</td>
</tr>
<tr>
<td>Exposure in default</td>
<td>Secured by mortgages on immovable property</td>
<td>of which: SME</td>
</tr>
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<tr>
<td><strong>ESTONIA</strong></td>
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<tr>
<td>Original exposure</td>
<td>Exposed Value</td>
<td>Risk exposure amount</td>
</tr>
<tr>
<td>Exposure in default</td>
<td>Secured by mortgages on immovable property</td>
<td>of which: SME</td>
</tr>
<tr>
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<td><strong>FINLAND</strong></td>
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<td>Original exposure</td>
<td>Exposed Value</td>
<td>Risk exposure amount</td>
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<td>Exposure in default</td>
<td>Secured by mortgages on immovable property</td>
<td>of which: SME</td>
</tr>
<tr>
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</table>

*Note: The values represent statistical data on credit risk exposures and adjustments as of the specified dates. Original exposure refers to the initial value of the exposure, before any adjustments are applied. Exposed value reflects the value of the exposure after adjustments. Risk exposure amount is the value that needs to be reported under the standardised approach. Value adjustments and provisions include any changes in the exposure due to credit risk mitigations or other factors.*
### Credit Risk - Standardised Approach

#### All other risks

<table>
<thead>
<tr>
<th>Country</th>
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<tbody>
<tr>
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<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
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<td>(mln EUR, %)</td>
<td>(mln EUR, %)</td>
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<tr>
<td><strong>ANGOLA</strong></td>
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<td></td>
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<td>Exposure Value</td>
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<td></td>
<td>(mln EUR, %)</td>
<td>(mln EUR, %)</td>
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<tr>
<td><strong>NORWAY</strong></td>
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<td>Exposure Value</td>
</tr>
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<td></td>
<td>(mln EUR, %)</td>
<td>(mln EUR, %)</td>
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</tbody>
</table>

#### Footnotes:

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

2. Risk exposure amount, 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).

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

4. Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
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<td>provisions</td>
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</tr>
</tbody>
</table>

(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) The data presented in this table are based on the methodology and definitions described in the Basel Committee on Banking Supervision's "Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems" document.
<table>
<thead>
<tr>
<th>Country</th>
<th>Other non credit-obligation assets</th>
<th>Equity</th>
<th>Retail</th>
<th>Corporates</th>
<th>Institutions</th>
<th>IRB Total</th>
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<td>SPAIN</td>
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</table>

**Notes:**
- 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).
- Of which: defaulted, provisions and adjustments.
<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>Total gross carrying amount of non-derivative financial assets</td>
<td>of which: Financial assets at amortised cost</td>
<td>of which: Financial assets at fair value through profit or loss</td>
<td>of which: Financial assets at fair value through other comprehensive income</td>
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</tbody>
</table>

**2020 EU-wide Transparency Exercise**

General governments exposures by country of the counterparty

All other banks

**As of 30/06/2020**
### 2020 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

#### As of 30/06/2020

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
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<td></td>
<td>Austria</td>
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<td>France</td>
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<td>Germany</td>
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</tbody>
</table>
### 2020 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets (net of direct positions)</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td></td>
<td>Direct exposures</td>
<td>Derivatives</td>
<td>Off balance sheet</td>
<td>Risk weighted exposure amount</td>
</tr>
<tr>
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<td></td>
<td></td>
<td></td>
<td>Direct exposures</td>
<td>Derivatives</td>
<td>Off balance sheet</td>
<td>Risk weighted exposure amount</td>
</tr>
</tbody>
</table>

- **Direct exposures**: Off-balance sheet exposures
- **Derivatives**: Derivatives with positive fair value
- **Off balance sheet**: Derivatives with negative fair value
- **Risk weighted exposure amount**: Exposure amount

- **Notional amount**: Exposure amount
- **Nominal amount**: Exposure amount
- **Carrying amount**: Exposure amount
- **National amount**: Exposure amount
- **Off-balance sheet exposure amount**: Exposure amount
## 2020 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

All other banks

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total gross carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>[1Y - 2Y]</td>
<td>Spain</td>
<td></td>
<td></td>
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<tr>
<td>[2Y - 3Y]</td>
<td>Bulgaria</td>
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<tr>
<td>[3M - 1Y]</td>
<td>United Kingdom</td>
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<tr>
<td>[1Y - 2Y]</td>
<td>Scotland</td>
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<tr>
<td>[2Y - 3Y]</td>
<td>Liechtenstein</td>
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<tr>
<td>[3M - 1Y]</td>
<td>Norway</td>
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<tr>
<td>[1Y - 2Y]</td>
<td>Australia</td>
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</tr>
<tr>
<td>[2Y - 3Y]</td>
<td>Canada</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>[3M - 1Y]</td>
<td>Hong Kong</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
### 2020 EU-wide Transparency Exercise
#### General governments exposures by country of the counterparty

All other banks

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Nominal</td>
</tr>
<tr>
<td></td>
<td>Japan</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>U.S.</td>
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<td>100</td>
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<td>100</td>
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</tr>
<tr>
<td></td>
<td>China</td>
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<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Netherlands</td>
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<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Other advanced economies (non EEA)</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Other Central and Eastern European countries (non EEA)</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
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<td></td>
<td>Europe</td>
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<td>100</td>
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</tr>
<tr>
<td></td>
<td>Latin America and the Caribbean</td>
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<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Total</td>
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<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Residual Maturity</td>
<td>Country / Region</td>
<td>Direct exposures</td>
<td>Derivatives</td>
<td>Off balance sheet</td>
<td></td>
<td></td>
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<td>------------------</td>
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<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td>Derivatives</td>
<td>Off balance sheet</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Direct exposure amount of non-derivative financial assets</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposure</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>Carry amount</td>
<td>Carry amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets amortized at fair value through profit or loss</td>
<td>Carry amount</td>
<td>Carry amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets at amortized cost</td>
<td>Carry amount</td>
<td>Carry amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Risk weighted exposure amount</td>
<td>Nominal</td>
<td>Provisions</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes and definitions**

1. Information disclosed in the template is sourced from COREP template C10, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

2. When the forward identification is not met, information is disclosed through the aggregate "Others".

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 not included in the "Direct exposure" calculation. The figures are based on the accounting classification of the positions.

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

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.

7. The values for the 'Other' bucket is calculated subtracting from the reported 'Total carrying amount of non-derivative financial assets (net of short positions)' the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €10^4.

---

**General governments exposures by country of the counterparty**

**As of 30/06/2020**

**All other banks**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>of which: Financial assets amortized at fair value through profit or loss</td>
<td>of which: Financial assets at amortized cost</td>
<td>Nominal</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Carry amount</td>
<td>Carry amount</td>
<td>Carry amount</td>
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<td>Carry amount</td>
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<td>Carry amount</td>
<td>Carry amount</td>
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<tr>
<td></td>
<td></td>
<td>Carry amount</td>
<td>Carry amount</td>
<td>Carry amount</td>
<td></td>
</tr>
</tbody>
</table>

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**Additional information**

- **Principles:** Senegal, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

- **Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Falkland Islands, Guyana, Haiti, Honduras, Jamaica, Lafayette, Martinique, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts And Nevis, St. Lucia, St. Vincent And The Grenadines, Suriname, Trinidad And Tobago, Uruguay, Venezuela, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Martin, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

- **Other CEE non EEA:** Albania, Bosnia and Herzegovina, Bulgaria, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Romania, Slovak Republic, Slovenia, Turkey, Ukraine, Croatia, Cyprus, (Ireland), Slovakia, Hungary, Romania, Turkey.

- **Other advanced non EEA:** Australia, Canada, Ireland, Luxembourg, New Zealand, Norway, Switzerland.

- **Other CEE:** Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Sweden, Switzerland, Turkey, United Kingdom.

- **Other advanced EEA:** Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Ireland, Italy, Luxembourg, Malta, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom.

- **All other banks:** All other banks.

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

---

**Information:**

- **Off balance sheet exposures:** Off balance sheet exposures are only available for institutions that hold non-consolidated sovereign exposures of at least €50 million euros. Off balance sheet exposures include positions towards counterparts (other than sovereign) with full or partial government guarantees.

- **Provisions:** Provisions are only available for banks that hold non-consolidated sovereign exposures of at least €50 million euros. Provisions include positions towards counterparts (other than sovereign) with full or partial government guarantees.

- **Risk weighted exposure amount:** Risk weighted exposure amount is the sum of the off balance sheet exposure and the provisions.
### 2020 EU-wide Transparency Exercise

**Performing and non-performing exposures**

All other banks

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2019</th>
<th></th>
<th>As of 31/06/2020</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount</td>
<td></td>
<td>Gross carrying amount</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</td>
<td></td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Collateral and financial guarantees of non-performing exposures</td>
<td></td>
<td>Collateral and financial guarantees of non-performing exposures</td>
<td></td>
</tr>
<tr>
<td>LOANS AND ADVANCES</td>
<td>Of which performing but past due &gt;30 days and credit risk provisions</td>
<td>Of which non-performing</td>
<td>Of which performing but past due &gt;30 days and credit risk provisions</td>
<td>Of which non-performing</td>
</tr>
<tr>
<td></td>
<td>Of which Stage 1</td>
<td>Of which Stage 2</td>
<td>Of which Stage 3</td>
<td>Of which Stage 3</td>
</tr>
<tr>
<td></td>
<td>(mln EUR)</td>
<td>(mln EUR)</td>
<td>(mln EUR)</td>
<td>(mln EUR)</td>
</tr>
<tr>
<td>Central banks</td>
<td>38,874</td>
<td>0</td>
<td>0</td>
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</tr>
<tr>
<td>General governmental</td>
<td>22,260</td>
<td>0</td>
<td>0</td>
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</tr>
<tr>
<td>Credit institutions</td>
<td>898</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial institutions</td>
<td>5,444</td>
<td>0</td>
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<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>2,064</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>79,813</td>
<td>13,112</td>
<td>16,988</td>
<td>10,763</td>
</tr>
<tr>
<td>Central banks</td>
<td>106,891</td>
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<tr>
<td>General governmental</td>
<td>36,261</td>
<td>15</td>
<td>47</td>
<td>47</td>
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<tr>
<td>Credit institutions</td>
<td>61,798</td>
<td>15</td>
<td>80</td>
<td>80</td>
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<tr>
<td>Other financial institutions</td>
<td>33,481</td>
<td>42</td>
<td>230</td>
<td>230</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>169,878</td>
<td>1,261</td>
<td>13,778</td>
<td>15,399</td>
</tr>
<tr>
<td>of which: loans collateralised by commercial-in-residence property at amortised cost</td>
<td>81,632</td>
<td>150</td>
<td>6,075</td>
<td>6,075</td>
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<tr>
<td>Credit institutions</td>
<td>294,299</td>
<td>151</td>
<td>2,472</td>
<td>2,472</td>
</tr>
<tr>
<td>of which: Loans collateralised by residential immovable property at amortised cost</td>
<td>285,233</td>
<td>150</td>
<td>2,394</td>
<td>2,394</td>
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<td>of which: Credit for consumption at amortised cost</td>
<td>3,564</td>
<td>17</td>
<td>127</td>
<td>127</td>
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<tr>
<td>Equity instruments other than equity</td>
<td>78,904</td>
<td>1,173</td>
<td>14,954</td>
<td>15,753</td>
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<tr>
<td>Off-balance sheet exposures</td>
<td>102,124</td>
<td>1,082</td>
<td>1,034</td>
<td>98</td>
</tr>
</tbody>
</table>

Notes:

1. The definitions of on-balance sheet instruments and off-balance sheet instruments are the same as those used in previous years of the exercise. For further details, please refer to the 2019 EU-wide Transparency Exercise Final Report. For more details on the definitions used in this year’s exercise, please refer to the 2020 EU-wide Transparency Exercise Final Report.

2. On non-performing exposures, accumulated impairment is accumulated changes in fair value due to credit risk and provisions. The provisions on non-performing exposures are generally reported with a positive sign.


4. The accumulated impairment, accumulated changes in fair value due to credit risk and provisions (instruments at amortised cost) and changes in fair value due to credit risk and provisions (instruments at fair value other than HFT) are reported here specific allowances for financial assets, individually and collectively estimated

5. The sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) 2015/227/EC. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

6. The sign convention for off-balance sheet commitments is different from the sign convention reported for the on-balance sheet exposures. As explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) 2015/227/EC, which follows a credit/debit convention (negative sign for credit risk and negative sign for provisions). This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

### Forborne exposures

#### All other banks

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount of exposures with forbearance measures</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
</tr>
<tr>
<td>Cash balances at central banks and other demand deposits</td>
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<td>0</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
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</tr>
<tr>
<td>Central banks</td>
<td>3,116</td>
<td>3,116</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
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<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>14,151</td>
<td>8,557</td>
</tr>
<tr>
<td>Central banks</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>104</td>
<td>76</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>184</td>
<td>76</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>10,643</td>
<td>7,180</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>14,151</td>
<td>8,557</td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>301</td>
<td>157</td>
</tr>
</tbody>
</table>

### Quality of forbearance

- Loans and advances that have been forborne more than twice
- Non-performing forborne loans and advances that failed to meet the non-performing exit criteria

**Notes:**


2. The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 4% or above.
### 2020 EU-wide Transparency Exercise
#### Breakdown of loans and advances to non-financial corporations other than held for trading

<table>
<thead>
<tr>
<th>Sector</th>
<th>All other banks</th>
<th>Loans and advances subject to impairment</th>
<th>Accumulated negative changes in fair value due to credit risk on non-performing exposures</th>
<th>Loss provisions and allowances for non-performing exposures</th>
<th>Scenarios 5</th>
<th>Scenarios 6</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A Agriculture, forestry and fishing</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B Mining and quarrying</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>C Manufacturing</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>D Electricity, gas, steam and air conditioning supply</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>E Water supply</strong></td>
<td></td>
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<td><strong>F Construction</strong></td>
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<tr>
<td><strong>G Wholesale and retail trade</strong></td>
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<td><strong>H Transport and storage</strong></td>
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<tr>
<td><strong>I Accommodation and food service activities</strong></td>
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<td><strong>J Information and communication</strong></td>
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<td><strong>K Financial and insurance activities</strong></td>
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<td><strong>L Real estate activities</strong></td>
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<td><strong>M Professional, scientific and technical activities</strong></td>
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<td><strong>N Administrative and support service activities</strong></td>
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<td><strong>O Public administration and defence, compulsory social security</strong></td>
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<td><strong>P Education</strong></td>
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<td><strong>Q Human health services and social work activities</strong></td>
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<td><strong>R Arts, entertainment and recreation</strong></td>
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<td><strong>S Other services</strong></td>
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<tr>
<td><strong>Loans and advances</strong></td>
<td>269,878</td>
<td>13,779</td>
<td>268,632</td>
<td>4,312</td>
<td>217</td>
<td>115</td>
</tr>
</tbody>
</table>

1) The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.
### 2020 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

<table>
<thead>
<tr>
<th>All other banks</th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>Number of obligors</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated negative changes in fair value due to credit risk</th>
<th>Inflows to non-performing exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Performing</td>
<td>Non-performing</td>
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<td></td>
<td>Of which: exposures with forbearance measures</td>
<td>Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</td>
<td>Of which: likely to pay that are not past due or past due &lt;= 90 days</td>
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<tr>
<td></td>
<td>Performing</td>
<td>Non-performing</td>
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<td>Of which: exposures with forbearance measures</td>
<td>Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</td>
<td>Of which: unlikely to pay that are not past due or past due &lt;= 90 days</td>
</tr>
</tbody>
</table>

| Loans and advances for which legislative and non-legislative moratorium (associated with a request)(1) | 4,556 | 344 | 199 | 199 | 0 | 13 | 1 | 0 | 1 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 2 |
| Loans and advances subject to legislative and non-legislative moratorium (granted and active) | 302 | 300 | 0 | 53 | 2 | 0 | 2 | 2 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 2 |
| Of which: Households | 189 | 188 | 0 | 12 | 1 | 0 | 1 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 1 |
| Of which: Collateralised by residential immovable property | 102 | 101 | 0 | 40 | 1 | 0 | 1 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 1 |
| Of which: Non-financial corporations | 87 | 85 | 0 | 31 | 1 | 0 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Of which: Small and Medium-sized Enterprises | 57 | 57 | 0 | 22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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(1) Including eligible obligors who didn’t opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.