

Bank Name	RBC Investor Services Bank S.A.
LEI Code	549300IVXKQHV6O7PY61
Country Code	LU



Key Metrics

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)	30/03/2013	31/12/2013		
Common Equity Tier 1 (CET1) capital - transitional period	1,081	1,132	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	1,081	1,132	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,081	1,132	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	1,081	1,132	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,081	1,132	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	1,081	1,132	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	4,712	4,450	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	4,712	4,450	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	22.94%	25.43%	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	22.94%	25.43%	(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	22.94%	25.43%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.94%	25.43%	(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	22.94%	25.43%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.94%	25.43%	(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	19,486	20,274	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	5.55%	5.58%	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 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,081	1,132	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,081	1,132	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	19,486	20,274	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	19,486	20,274	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.6%	5.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.6%	C 47.00 (r330,c010)	



		(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	A	OWN FUNDS	1,081	1,132	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,081	1,132	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	582	582	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	474	508	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	5	2	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	197	191	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	10	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-187	-152	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	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0		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
	A.1.13	() Excess deduction from ATT terms over ATT capital			0 01100 (1 110,0010)	Audic 30(1) point (j) or crut
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	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	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 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010)	-
					+ C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	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)	1,081	1,132	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-
					C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) +	
	A.4.2	Other Tier 2 Capital components and deductions	0	•	C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	4,712	4,450	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	22.94%	25.43%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.94%	25.43%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.94%	25.43%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,081	1,132	[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)	22.94%	25.43%		-
rany loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

	RW.	As	
(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	3,053	3,042	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 (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, c010)]
Of which the standardised approach	3,053	3,042	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)	630	381	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	108	134	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	107	80	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	107	80	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	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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	814	814	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	814	814	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	4,712	4,450	



The material patterns The		As of 30/09/2019	As of 31/12/2019
6 Whitch last arounties income 86 115 7 Whitch last arounties income 99 123 (6 Whitch last southies insect to repress) 00 274 (6 Whitch last southies insect to repress) 0 0 (7 Whitch last southies insect to repress) 0 0 (8 Whitch last southies insect to repress) 0 0 (8 Whitch last southies insect to repress) 0 0 (8 Whitch last southies insect to repress) 0 0 (8 Whitch last southies insect of repress) 0 0 (8 Whitch last southies insect on representation in representation			
Ministration flowers and substrates incomo interest economics 96 1126 1	Interest income	124	167
123 123		1	0
Cf which deposits expenses	Of which loans and advances income	86	
Cof which debt securioses issued expenses) 0 0 0 0 0 0 0 0 0	Interest expenses	99	123
Commerce on State capital reprosible on Germand) Commerced capital reprosible on Germand Commerced capital r		60	74
Devidend income (inclined income) (inclined income) (inclined inclined income) (inclined inclined income) (inclined inclined inclined income) (inclined inclined incline		0	0
Net Fiese and commission income Signs or C) Doses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities held for trading, net Sains or C) Sosses on financial assets and liabilities at fair value through profit or loss, net O	(Expenses on share capital repayable on demand)	0	0
Gains or (-) boses on deexognition of financial assets and liabilities held for trading, net Gains or (-) boses on financial assets and liabilities held for trading, net Gains or (-) boses from hedge accounting, net Gains or (-) bose from accounting from hedge accounting, net Gains or (-) bose from hedge accoun	Dividend income	0	0
sases, net Sains or (-) basses on financial assets and liabilities held for trading, net Sains or (-) basses on financial assets and liabilities at fair value through profit or loss, net Sains or (-) basses on financial assets and liabilities at fair value through profit or loss, net Sains or (-) basses on financial assets and liabilities at fair value through profit or loss, net Soins or (-) basses for helde descounting, net Soins or (-) basses on financial assets and liabilities at fair value through profit or loss of helder descounting, net Soins or (-) basses on financial assets and liabilities at fair value through profit or loss of helder descounting, net Soins or (-) basses on financial assets and liabilities at fair value through profit or loss of helder descounting, net Soins or (-) bass derive the fund for general banking risks, net)* (Commitments and guarantees given) Of which restructuring ' (Comparisons) Of which restructuring of impairment on financial assets not measured at fair value through profit or loss of investments in subsidiaries, joint ventures and associates and on non-financial assets at (in value through other comprehensive income) (Comparisons) Of which condition of pose of investments in subsidiaries, joint ventures and associates and on non-financial asset	Net Fee and commission income	233	309
Gains or (-) losses from hedge accounting, net Gains or (-) losses from hedge accounting, net Circla reperating income (copennes) Circla reperating income (copennes) Circla reperating income (copennes) Commitments and guarantees grows and sublified and success and guarantees grows	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	1	1
Cains or (-) losses from hedge accounting, net.	Gains or (-) losses on financial assets and liabilities held for trading, net	83	111
Exchange differences (pain or (-) loss), net the other operating income /(expenses) TOTAL OPERATING INCOME, NET 349 463 (Administrative expenses) (Coperciation) (Coperciation) (Coperciation) (Coperciation) (Commitments and guarantees given) (Coth inchic pending legal issues and tax litigation of vivinn provisions) (Coth which pending legal issues and tax litigation of vivinn provisions) (Coth restructuring of the fund for general banking risks, net) of the	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0
Net other operating income ((expenses) 7	Gains or (-) losses from hedge accounting, net	0	0
TOTAL OPERATING INCOME, NET Addinistrative expenses) (Addinistrative expenses) (Depreciation) (Addinistrative expenses) (Depreciation) (Addinistrative expenses) (Desses, net (Compliance of consisting of c	Exchange differences [gain or (-) loss], net	-1	-1
(Administrative expenses) (Administrative expenses) (Depreciation) (Depreciation) (Depreciation) (Provisions or (-) losses, net (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions) (Other provisions) Of which pending legal issues and tax litigation ¹ Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ (Increases or (-) decreases of the fund for general banking risks, net) ² (Increases or (-) decreases of the fund for general banking risks, net) ² (Increases or (-) decreases of the fund for general banking risks, net) ² (Increases or (-) decreases of the fund for general banking risks, net) ² (Increases or (-) decreases of the fund for general banking risks, net) ³ (Inpairment or (-) reversal of impairment or financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial ass	Net other operating income /(expenses)	7	-2
(Depreciation) (Depreciation) (Depreciation) (Depreciation) (Defermination gains or (-) losses, net (Depreciation) (Depreciation) (Defermination gains or (-) losses, net (Depreciation) (Defermination gains or (-) losses, net (Depreciation) (Defermination gains or (-) losses, net (Depreciation) (Defermination gains or (-) losses net (Depreciation) (Defermination gains or (-) losses net (Depreciation) (Defermination gains or (-) losses provisions) (Defermination gains or (-) losses provisions) (Defermination gains gain	TOTAL OPERATING INCOME, NET	349	463
Modification gains or (*) losses, net (Provisions or (*) reversal of provisions) (Other provisions) (Other provisions) (Other provisions) (Other provisions) (Other provisions) (Increases or (*) decreases of the fund for general banking risks, net) ³ (Increases or (*) decreases of the fund for general banking risks, net) ³ (Increases or (*) decreases of the fund for general banking risks, net) ³ (Increases or (*) decreases of the fund for general banking risks, net) ³ (Increases or (*) decreases of the fund for general banking risks, net) ³ (Inspariment or (*) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates (Inspariment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates (Inspariment or (*) reversal of impairment or investments in subsidaries, joint ventures and associates (Inspariment or (*) reversal of impairment or investments in subsidaries, joint ventures and associates (Inspariment or (*) reversal of impairment or investments in subsidaries, joint ventures and as	(Administrative expenses)	274	406
(Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation of twich pending legal issues and tax litigation of the unit of the fund for general banking risks, net) of the unit of unit of the unit of unit of the unit of t	(Depreciation)	17	26
(Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation 1 Of which perstructuring 1 (Increases or (-) decreases of the fund for general banking risks, net) 2 (Increases or (-) decreases of the fund for general banking risks, net) 3 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at a mortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) sos of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (Inpairment or (-) loss BEFORE TAX FROM CONTINUING OPERATIONS (Inpairment or (-) loss after tax from discontinued operations (Inpairment or (-) loss after tax from discontinued operations (Inpairment or (-) loss after tax from discontinued operations (Inpairment or (-) loss after tax from discontinued operations (Inpairment or (-) loss after tax from discontinued operations (Inpairment or (-) loss after tax from discontinued operations (Inpairment or (-) loss after tax from discontinued operations (Inpairment or (-) loss after tax from discontinued operations (Inpairment or (-) loss after tax from discontinued operations (Inpairment or (-) loss after tax from discontinued operations (Inpairment or (-) loss after tax from discontinued operations (Inpairment or (-) loss after tax from discontinued operations (Inpairment	Modification gains or (-) losses, net	0	0
Of which pending legal issues and tax litigation ¹ 0.0 of which pending legal issues and tax litigation ¹ 0.0 of which restructuring ¹ 0.0 of which restructuring ¹ 0.0 of other cases or (·) decreases of the fund for general banking risks, net) ² 0.0 of 0.0	(Provisions or (-) reversal of provisions)	9	3
Of which pending legal issues and tax litigation 1 Of which restructuring 1 (Increases or (-) decreases of the fund for general banking risks, net) ² (Innearment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Impairment or (-) reversal of impairment on financial assets income) (Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (In pairment or (-) loss of investments in subsidaries, joint v	(Commitments and guarantees given)	0	0
Of which restructuring¹ (Increases or (-) decreases of the fund for general banking risks, net)² (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) loss of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) loss of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) loss of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) loss of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) loss of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) less of impairment of investments in subsidaries, joint ventures and associates and on non-financial	(Other provisions)	9	3
(Increases or (-) decreases of the fund for general banking risks, net) ² (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment of ingular to the comprehensive income) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment of ingular to the comprehensive income) (Ingular ment of ingular to the comprehensive income) (Ingular ment of ingular to the comp	Of which pending legal issues and tax litigation ¹		0
(Increases or (-) decreases of the fund for general banking risks, net) ² (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment of ingular to the comprehensive income) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingular ment of ingular to the comprehensive income) (Ingular ment of ingular to the comprehensive income) (Ingular ment of ingular to the comp	Of which restructuring ¹		0
(Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill) (Negative goodwill recognised in profit or loss (Negative goodwill recognised in profit or loss (Nare of the profit or (-) loss of investments in subsidaries, joint ventures and associates (Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS (PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS (PROFIT OR (-) LOSS AFTER TAX FROM discontinued operations (PROFIT OR (-) LOSS FOR THE YEAR 38 24 25 26 27 28 29 29 29 20 20 20 20 20 20 20		0	0
(Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (Negative goodwill recognised in profit or loss (Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates (Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS (PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS (PROFIT OR (-) LOSS AFTER TAX FROM discontinued operations (PROFIT OR (-) LOSS FOR THE YEAR (PROFIT OR (-) LOSS	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM discontinued operations OPERATIONS PROFIT OR (-) LOSS FOR THE YEAR 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	(Financial assets at fair value through other comprehensive income)	0	0
(of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 38 24	(Financial assets at amortised cost)	0	0
Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR O O O O O O O O O O O O O	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	1
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR O O O O O O O O O O O O O	(of which Goodwill)	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Negative goodwill recognised in profit or loss	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 25 26 27 28 29 29 29 29 20 20 20 20 20 20	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 24 25 26 27 28 29 29 29 20 20 20 20 20 20 20	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-2	-2
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 24 25 26 27 28 29 29 29 20 20 20 20 20 20 20	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	45	25
Profit or (-) loss after tax from discontinued operations 0 PROFIT OR (-) LOSS FOR THE YEAR 38 24	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	38	24
PROFIT OR (-) LOSS FOR THE YEAR 24	Profit or (-) loss after tax from discontinued operations	0	0
	PROFIT OR (-) LOSS FOR THE YEAR	38	24
	Of which attributable to owners of the parent	38	23

⁽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)	Į.	As of 30/09/201	19			As of 31,	/12/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierard	hy	
ASSETS:	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	9,647				10,155				IAS 1.54 (i)
Financial assets held for trading	513	0	513	0	483	0	483	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,444	0	1,444	0	1,483	0	1,483	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	7,122				7,167				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	469				522				
TOTAL ASSETS	19,194				19,809				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 l	EUR)													
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 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	with ant e in stage 3 Credit-impaired assets on but dit-	References
	Debt securities	1,444	0	0	0	0	0	1,483	0	0	0	0	0	Annex V.Part 1.31, 44(b)
through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost Loans and advances	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	7,122	0	0	0	0	0	7,167	0	0	0	0	0	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



Breakdown of liabilities

RBC Investor Services Bank S.A.

(mln EUR)

	Carrying	j amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
Financial liabilities held for trading	519	514	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	17,114	17,729	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	35	71	IAS 37.10; IAS 1.54(I)
Tax liabilities	5	2	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	200	191	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	17,872	18,507	IAS 1.9(b);IG 6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln EUR)

	(mln EUR)			_
		Carrying	g amount	
Breakdown of financial lial	pilities by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References
Derivatives		519	514	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	Annex V.Part 1.31
	Central banks	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	0	0	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,700	1,553	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,286	632	ECB/2013/33 Annex 2.Part 2.9.1
Верозіа	Other financial corporations	15,410	16,073	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	15,410	16,073	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3	4	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3	4	ECB/2013/33 Annex 2.Part 2.9.1
	Households	1	1	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1	1	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	0	Annex V.Part 1.37, Part 2.98
Of which: S	ubordinated Debt securities issued	0	0	Annex V.Part 1.37
Other financial liabilities		0	98	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		17,633	18,243	



Market Risk

	SA			IM								IM								
			VaR (Memorandum item)	STRESSED VaR (Me	SSED VaR <i>(Memorandum item)</i> AN		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		RICE RISKS (HARGE FOR (VaR <i>(Memorandum item)</i>		STRESSED VaR (Memorandum item)) DEFA MIGRA	EMENTAL ULT AND TION RISK AL CHARGE		ICE RISKS CAI IARGE FOR CTI		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	MEACURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	12 WEEK Rt- AVERAGI MEASUR	S LAST E MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2019	As of 31/12/2019			As of 30/	09/2019								As of 31/	/12/2019					
Traded Debt Instruments	77	7 41	0 0	0	0							0	0	0 (0					
Of which: General risk	77	7 41	0 0	0	0							0	0	0	0					
Of which: Specific risk		0	0 0	0	0							0	0	0	0					
Equities		0	0 0	0	0							0	0	0	0					
Of which: General risk		0	0 0	0	0							0	0	0	0					
Of which: Specific risk		0	0 0	0	0							0	0	0	0					
Foreign exchange risk	30	38	0 0	0	0							0	0	0	0					
Commodities risk	(0	0 0	0	0							0	0	0 (0					
Total	107	7 80	0 0	0	0	0	0	0	0	0	0	0	0) 0	0	0	0	0	0

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



Credit Risk - Standardised Approach

RBC Investor Services Bank S.A.

					Standardise	ed Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	9,257	9,257	13		9,780	9,780	52	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,495	8,271	1,736		7,755	7,534	1,610	
	Corporates	2,894	1,718	1,718		2,635	1,340	1,341	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Consolidated data	of which: SME	0	0	0		0	0	0	
consonaatea aata	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		U 1 202	0	0	
	Covered bonds	0	0	0		1,293	1,293	129	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		l ⁰	0	0	
	Collective investments undertakings (CIU)	0	0	0		l ⁰	0	0	
	Equity	0	0	0		220	0	0	
	Other exposures	286	286	215		338	338	291	
	Standardised Total ²	20,932	19,532	3,683	0	21,801	20,285	3,423	

⁽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 Securitisation position.

Central governments or concentrational governments or in Public sector entities Multilateral Development International Organisation Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on of which: SME Exposures in default Items associated with parts			As of 30	/09/2019	Standardise	ed Approach	As of 31/	12/2010				
Regional governments or I Public sector entities Multilateral Development International Organisation Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on of which: SME Exposures in default Items associated with part			As of 30	/09/2019			As of 31/	42/2040				
Regional governments or I Public sector entities Multilateral Development International Organisation Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on of which: SME Exposures in default Items associated with part						As of 31/12/2019						
Regional governments or I Public sector entities Multilateral Development International Organisation Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on of which: SME Exposures in default Items associated with par		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			
Regional governments or I Public sector entities Multilateral Development International Organisation Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on of which: SME Exposures in default Items associated with par	(mln EUR, %)											
Public sector entities Multilateral Development International Organisation Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on of which: SME Exposures in default Items associated with par	or central banks	6,091	6,091	1		6,075	6,075	2				
Multilateral Development International Organisation Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on of which: SME Exposures in default Items associated with part	s or local authorities	0	(0		0	0	0				
International Organisation Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on of which: SME Exposures in default Items associated with part		0	(0		0	0	0				
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on of which: SME Exposures in default Items associated with part		0	(0		0	0	0				
Corporates of which: SME Retail of which: SME Secured by mortgages on of which: SME Exposures in default Items associated with part	ations	15	10	5 7		0 8	υ .) 				
of which: SME Retail of which: SME Secured by mortgages on of which: SME Exposures in default Items associated with parts		47	47	47		46	46	46				
SWITZERLAND Retail of which: SME Secured by mortgages on it of which: SME Exposures in default Items associated with par		0	(0	0	0				
SWITZERLAND Secured by mortgages on a of which: SME Exposures in default Items associated with part		0	(0	0	0				
of which: SME Exposures in default Items associated with par		0	(0		0	0	0				
Exposures in default Items associated with par	on immovable property	0	(0		0	0	0				
Items associated with par		0	(0		0	0	0				
		0	(0	0	0	0	0				
	particularly high risk	0	(0		0	0	0				
Covered bonds		0	(0		0	0	0				
	s and corporates with a ST credit assessment	0	(0		0	0	0				
Collective investments und	s undertakings (CIU)	0	(0		0	0	0				
Equity Other exposures		0	(0		0	U N	ا ا				
Standardised Total ²		U U	(0		U	U	U				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation 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	/09/2019		As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a		
	(mln EUR, %)										
	Central governments or central banks	0	(0		0	0				
	Regional governments or local authorities Public sector entities	0	(0	0				
	Multilateral Development Banks	0		0		0	0				
	International Organisations	0				0	0				
	Institutions	4,089	4,089	818		4,085	4,085	817	7		
	Corporates	0	· (0		0	. 0				
	of which: SME	0	(0		0	0				
	Retail	0	(0		0	0	(
CANADA	of which: SME	0	(0		0	0	(
CANADA	Secured by mortgages on immovable property	0	(0		0	0				
	of which: SME	0	(0	0	0	0				
	Exposures in default Items associated with particularly high risk	0			U	0	0				
	Covered bonds	0				181	181	18			
	Claims on institutions and corporates with a ST credit assessment	0				0	0				
	Collective investments undertakings (CIU)	0		0		0	0				
	Equity	0		0		0	0				
	Other exposures	3	3			2	2	1			
	Standardised Total ²				l ol						

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera		terparty excludes those for sect	Transaction exposures, additional v	and and a displacements (************************************	z cener ovvi rando reducciono i	ciated to the	
					Standardise	d Approach			
			As of 30,	09/2019			As of 31/	12/2019	
		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	2,617	2,617	0		3,071	3,071	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	211	120	28		92	2	1	
	Corporates	914	774	775		858	548	548	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LOXEMBOOKG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	
	Covered bonds	0	0	l o		0	0	l o	
	Claims on institutions and corporates with a ST credit assessment	0	0	l		0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	6	6	1		107	107	104	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

RBC Investor Services Bank S.A.

					Standardise	d Approach			
			As of 30/	09/2019			As of 31/	12/2019	
		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 au provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	C		2	2	0	
	Regional governments or local authorities	0	0	(0	0	0	
	Public sector entities	0	0	0		0	0	0	
Ir	Multilateral Development Banks	0	0	(0	0	0	
	International Organisations	0	0	(0	0	0	
	Institutions	3,070	3,070	619		3,112	3,112 100	628 100	
	Corporates of which: SME	151	82	82		104	100	100	
	Retail	0	0	(U	0	0	
		0	0	(0	0	0	
NITED KINGDOM	of which: SME Secured by mortgages on immovable property		0	,		0	0	0	
	of which: SME		0			0	0	0	
	Exposures in default		0		0	0	0	l o	
	Items associated with particularly high risk		0	(0	0	0	
	Covered bonds		0			408	408	41	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	ol	0			0	0	0	
	Equity	ol	0	ď		0	0	0	
	Other exposures	17	17	8	8	21	21	16	
	Standardised Total ²				0				

⁽²⁾ 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

					Standardise	ed Approach			
			As of 30	/09/2019			As of 31/	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	535	535	2		537	537	3	
	Regional governments or local authorities	0	C			0	0	0	
	Public sector entities	0	C			0	0	0	
	Multilateral Development Banks	0	C			0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	23	23			64	64	30	
	Corporates	4/5	364	364	+	44/	315	315	
	of which: SME	0	(0	0	0	
	Retail of which: SME	0	C			٥	0	0	
FRANCE	Secured by mortgages on immovable property	0	(١	0	0	
	of which: SME	٥	(١	0	0	
	Exposures in default	٥	(0	0	1	
	Items associated with particularly high risk	o o	(l o	ľ	l o	
	Covered bonds	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	C			O	0		
	Equity	0	C			0	0		
	Other exposures	4	4	.		8	8	7	
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excludes those for sec	uritisation exposures, additional v	valuation adjustments (AVAS) ar	nd other own funds reductions	related to the	
					Standardise	ed Approach			
			As of 30	/09/2019			As of 31,	12/2019	
		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, %)								
ITALY	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	8 0 0 0 4 391 0 0 0 0	10 () () () () () () () ()			93 0 0 0 0 395 0 0 0 0	93	42 0 0 0 0 0 10 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 Other exposures	0 0 0 0 0 23	((((23	()		0 0 0 0 0	0 0 0 0	0 0 0 0 0	
	Standardised Total ²				0				0

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

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
IRELAND	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 7 561 0 0 0	0 0 0 0 0 7 181 0 0 0	0 0 0 0 0 4 181 0 0 0		0 0 0 0 9 460 0 0	() () () () () () ()	0 0 0 0 0 0 0 0 0 0 5 2 92 92 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 Standardised Total ²	0 0 0 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) 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.



Credit Risk - Standardised Approach

RBC Investor Services Bank S.A.

					Standardise	lised Approach						
			As of 30/	09/2019			As of 31	12/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	0	0	0		0	0	1				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
In	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	190	58	29		176	44	20				
	Corporates	210	128	128		183	139	139				
	of which: SME	0	0	0		0	0	0				
	Retail of which: SME	0	0	0		0	0	0				
JNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	٥	0	0		0	0	0				
	Exposures in default		0	0		0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0			0	0					
	Claims on institutions and corporates with a ST credit assessment	ol	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	O		0	O	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0							

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

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

		exposures, but includes general	credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	(0	
	Regional governments or local authorities	0	(0		0	(0	
	Public sector entities Multilateral Development Banks	0	(0	(U O	
	International Organisations	١	(0		0	
	Institutions	289	289	62		3		2	
	Corporates	203	203			0		0	
	of which: SME	o o	C			0		0	
	Retail	Ö	C			0		0	
NODWAY	of which: SME	o	C	0		0		0	
NORWAY	Secured by mortgages on immovable property	0	C	0		0	C	0	
	of which: SME	0	C	0		0	C	0	
	Exposures in default	0	C	0	0	0	(0	0
	Items associated with particularly high risk	0	C	0		0	(0	
	Covered bonds	0	C	0		275	275	5 27	
	Claims on institutions and corporates with a ST credit assessment	0	C	0		0	(0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	<u>C</u>) 0		0	(0	
	Standardised Total ²	(1) Original exposure, unlike Expo			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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2019			As of 31	/12/2019	
		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	C	0	
	Regional governments or local authorities	0	(0	0		
	Public sector entities	0				0	U		
	Multilateral Development Banks International Organisations	0	(U			
	Institutions	0			ת ח	0	(
	Corporates	0				0	0		
	of which: SME	0				0	C		
	Retail	0				0	C	0	
Country of	of which: SME	0	()		0	C) C	
Counterpart 10	Secured by mortgages on immovable property	0	((0	C	0	
Counterpart 10	of which: SME	0	(0	C	0	
	Exposures in default	0	(0	0	0		
	Items associated with particularly high risk Covered bonds	0				0	U		
	Claims on institutions and corporates with a ST credit assessment	0	(U			
	Collective investments undertakings (CIU)	0	1			ol N	ر 1)	
	Equity	0				0	C		
	Other exposures	0				ő	C		
	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach

						IRB Ap	proach					
			As of 30	/09/2019					As of 31/	12/2019		
		Original Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
	IRB Total ²			0						0		

⁽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 Securitisation position.



General governments exposures by country of the counterparty

						RE	BC Investor Services Bank	(S.A.						
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total [0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						RE	As of 31/12/2019						
						Dire	ct exposures	<u></u>					
	(mln EUR)			On balance sl	neet				 Deriva	tives	Off bala	nce sheet	-
	(MIN EUR)							Derivatives with positive fair value		Derivatives with negative fair value	Off-balance sheet 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 [Finland												
Total [0 - 3M [France												
[0 - 3M [Germany												
[3M - 1Y [Croatia												
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece												
[0 - 3M [Hungary												
[0 - 3M [Ireland												
[0 - 3M [Italy												
[0 - 3M [Latvia												



General governments exposures by country of the counterparty

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income amounted cost. Carrying amount Notional amount Carrying amount Notional amount Libruaria [37 - 507] [37 - 507] [37 - 507] [37 - 507] [37 - 507] [37 - 507] [37 - 507] [37 - 507] [37 - 507] [37 - 507] [38 - 704] [38 - 704] [39 - 1007] [30 - 1007] [30 -														
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total causing amount of					Derivatives with posi	tive 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	of which: Financial assets	acoignacea ac iaii vaiae	Tail Value till bagil baller	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[3Y - 5Y [[5Y - 10Y [[10Y - more	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
Total [0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						RI	BC Investor Services Bank	k S.A.						
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
											Off-balance sheet exposures			
			Total carrying amount of					Derivatives with pos	itive 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 [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
Total [0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						Kt	C Investor Services Bank							
							As of 31/12/2019							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total [0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

RBC Investor Services Bank S.A.

							De investor Services Barn							
							As of 31/12/2019)						
						Dire	ct exposures							
	(mln EUR)				Deriva	tives		Off balance sheet						
	Country / Region							Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity		ion 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													

lotes 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, 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 Revisa, Capman 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, Con
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



Performing and non-performing exposures

			A	As of 30/09/201	.9					A	As of 31/12/201	9		
		Gross carry	ing amount		Accumulated i accumulated o value due to co provisions ⁴	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated ir accumulated cl value due to cr provisions ⁴	nanges in fair	Collaterals and financial
		Of which performing but past due >30		-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing		Of which performing but past due >30		-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing
(500)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	1,444	0	0	0	0	0	0	1,483	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,444	0	0	0	0	0	0	1,483	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	16,768	0	0	0	0	0	0	17,322	0	0	0	0	0	0
Central banks	9,245	0	0	0	0	0	0	9,724	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	6,629	0	0	0	0	0	0	6,745	0	0	0	0	0	0
Other financial corporations	894	0	0	0	0	0	0	853	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	18,213	0	0	0	0	0	0	18,805	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	1,012		0	0	0	0	0	944		0	0	0	0	0

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

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

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

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



Forborne exposures

			As of 30/09/2019					As of 31/12/2019	ccumulated impairment, ccumulated changes in fair alue due to credit risk and rovisions for exposures with orbearance measures ²						
	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for exforted for bearance means.	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures with measures		accumulated ch value due to cre provisions for e	anges in fair edit risk and exposures with	Collateral and financial guarantees					
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures		performing exposures with forbearance	received on exposures with forbearance					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0					
Central banks	0	0	0	0	0	0	0	0	0	0					
General governments	0	0	0	0	0	0	0	0	0	0					
Credit institutions	0	0	0	0	0	0	0	0	0	0					
Other financial corporations	0	0	0	0	0	0	0	0	0	0					
Non-financial corporations	0	0	0	0	0	0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0					
Central banks	0	0	0	0	0	0	0	0	0	0					
General governments	0	0	0	0	0	0	0	0	0	0					
Credit institutions	0	0	0	0	0	0	0	0	0	0					
Other financial corporations	0	0	0	0	0	0	0	0	0	0					
Non-financial corporations	0	0	0	0	0	0	0	0	0	0					
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0					
Households	0	0	0	0	0	0	0	0	0	0					
DEBT INSTRUMENTS other than HFT	0	0	0	0	0	0	0	0	0	0					
Loan commitments given	0	0	0	0	0	0	0	0	0	0					

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

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



Breakdown of loans and advances to non-financial corporations other than held for trading RBC Investor Services Bank S.A.

			As of 30/09/201	.9				As of 31/12/201	19			
(mln EUR)	Gross carrying		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0		
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0		
C Manufacturing	0	0	0	0	0	0	0	0	0	0		
D Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0		
E Water supply	0	0	0	0	0	0	0	0	0	0		
F Construction	0	0	0	0	0	0	0	0	0	0		
G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0		
H Transport and storage	0	0	0	0	0	0	0	0	0	0		
I Accommodation and food service activities	0	0	0	0	0	0	0	0	0	0		
J Information and communication	0	0	0	0	0	0	0	0	0	0		
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0		
L Real estate activities	0	0	0	0	0	0	0	0	0	0		
M Professional, scientific and technical activities	0	0	0	0	0	0	0	0	0	0		
N Administrative and support service activities	0	0	0	0	0	0	0	0	0	0		
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0		
P Education	0	0	0	0	0	0	0	0	0	0		
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0		
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0		
S Other services	0	0	0	0	0	0	0	0	0	0		
Loans and advances	0	0	0	0	0	0	0	0	0	0		

⁽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.