

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



### **Key Metrics**

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	301	300	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	295	296	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	301	300	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	295	296	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	339	342	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	333	338	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	2,069	1,973	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,069	1,963	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	14.54%	15.19%	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	14.25%	15.08%	(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	14.54%	15.19%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.25%	15.08%	(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	16.38%	17.34%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.08%	17.24%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	3,275	3,418	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.19%	8.77%	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	301	300	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	295	296	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	3,275	3,418	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	3,268	3,414	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.2%	8.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.0%	8.7%	C 47.00 (r330,c010)	



		(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	A	OWN FUNDS	339	342	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)	301	300	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	69	69	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	131	127	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	1	-3	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	121	131	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	3	3	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	-1	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-17	-17	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-14	-15	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	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
		( ) = 1 = 2 = 2 = 2 = 2 = 2 = 2 = 2 = 2 = 2				
	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 1/1 1	Of which, from socurities tion positions ( )	0	0	C 01 00 (r460 c010)	Articles 26(1) point (k) (ii) 242(1) point (b) 244(1) point (b) and 259 of CPP
	A.1.14.1 A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	<u> </u>		C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR  Articles 4(27), 36(1) point (b): 43 to 46, 49 (2) and (3), and 79 of CPR
		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		C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR  Articles 4(37), 36(1) point (i): 43, 45, 47, 49(1) point (b): 49(1) to (3) and 70 of CRR
	A.1.17	significant investment	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		C 01.00 (r510,c010)	Article 48 of CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR	0		C 01.00 (r524,c010)	Article 3 CRR
	A.1.20		0		C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	6		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1		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 (+/-)	6	4	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)	
	711213	other reductional rich is capital components and deductions	· ·	, and the second	+ 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) +	
	A.2.4	Additional fiel 1 transitional adjustments	0	U U	C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	301	300	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	38	42	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	38	42	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-
	A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) +	-
					C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A 4 3	Tior 2 transitional adjustments	_		C 01.00 (r880,c010) + C 01.00 (r900,c010) +	
	A.4.3	Tier 2 transitional adjustments	0		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	2,069		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0		C 05.01 (r010;c040)	-
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.54%	15.19%		-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.54%	15.19%		
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	16.38%	17.34%		
Fully loaded  CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	295		[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2- A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.25%	15.08%		-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	6		C 05.01 (r440,c010)	-
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	10	C 05.01 (r440,c040)	-

<sup>(1)</sup>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)	1,853	1,778	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002)] - [ C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	1,853	1,778	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)	6	6	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1	1	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	81	56	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	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	129	132	C 02.00 (R590, c010)
Of which basic indicator approach	129	132	C 02.00 (R600, c010)
Of which standardised approach	0	0	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	2,069	1,973	



P&L

MDB Group Limited

Interest rooms		As of 30/09/2019	As of 31/12/2019
Of Whitch losts and advances mores         49         69           Of Whitch losts and advances mores         18         27           Of Whitch losts describes (seased expenses)         11         18           (of Whitch doth describes (seased expenses)         2         33           Obtained mores         9         0         33           Keyense on white vegetal receptable on demand)         0         0         33           Oblided mores         9         0         30           Kee and commission more         3         4         4           Sciences of 2) bases on derocognition of financial assets and liabilities and invalue through profit or loss, and of non financial assets and inbilities led for frading, not         0         0         0           Sciences of 2) bases on financial assets and inbilities and the resoluting, not         0         0         0         0           Science of 2) bases on financial assets and inbilities and fair value through profit or loss, and of mental assets and inbilities and fair value through profit or loss, and of mental assets and inbilities and fair value through profit or loss, and         0<	(mln EUR)		
Ministrate Responses   98   98   99   99   99   99   99   9		50	71
Thirting topionis courses   18   27   15   15   15   15   15   15   15   1		1	2
10 Mink proporties geopeness			
Continue facilities countines issuand expensives			
Expenses on share capital repayable on demands			16
Dividend momester income    Fig. Fee and commission income		2	3
Net Fise and commission income  Same or (2) bases on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities after value through profit or loss, and of non financial assets and liabilities after value through profit or loss, and of non financial assets and liabilities after value through profit or loss, and the commission of (2) bases from hedge accounting, net (3) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0
Sants or (-) losses on descroprition 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 Sants or (-) losses financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses financial assets and tax litigation Of which pending legal issues and tax litigat		0	0
assets, net  Gains or (*) losses on financial assets and liabilities at fair value through profit or loss, net  Gains or (*) losses on financial assets and liabilities at fair value through profit or loss, net  Gains or (*) losses from hedge accounting, net  Candan or (*) losses from hedge accounting, net  Gains or (*) losses from hedge accounting (*) losses from hedge accounting the form of the for		3	4
Gains or (-) losses from hedge accounting, net Gains or (-) losses from hedge accounting, net Exchange differences (gain or (-) loss), net 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	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	5	3
Gains or (-) losses from heighe accounting, net   Sexbange differences [gain or (-) loss), net   3   3   3   3   3   3   3   3   3	Gains or (-) losses on financial assets and liabilities held for trading, net	0	0
Exchange differences (gain or c c) loss), net  Net other operating income /(expenses)  TOTAL OPERATING INCOME, NET  Ag  (Administrative expenses)  (Administ	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0
Net other operating income ((expenses))  O	Gains or (-) losses from hedge accounting, net	0	0
TOTAL DERATING INCOME, NET  (Administrative expenses)  28 9 944  (Administrative expenses)  3 9 4  (Modification gains or (-) loss exp. net  (Depreciation)  3 9 9 9 66  (Commitments and guarantees given)  (Commitments and guarantees given)  (Commitments and guarantees given)  (Commitments and guarantees given)  (Cother provisions)  (Cother provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Inpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  1 1 0 0  (Financial assets at a mortised 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  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  0 0 0 0  PROFIT OR (-) LOSS AFIER TAX REOM CONTINUING OPERATIONS  11 7  REPOFIT OR (-) LOSS FOR TRE TAX REOM CONTINUING OPERATIONS  9 0  PROFIT OR (-) LOSS FOR THE YEAR  9 0 6	Exchange differences [gain or (-) loss], net	3	3
(Administrative expenses)     28     44       (Deprecation)     3     4       Modification gains or (*) losses, net     0     0     0       (Provisions or (*) reversal of provisions)     0     0     0       (Commitments and quarantees given)     0     0     0       (Other provisions)     0     0     0       Of which pending legal issues and tax litigation.1     0     0     0       Of which pending legal issues and tax litigation.1     0     0     0       (Increases or (*) decreases of the fund for general banking risks, net).2     0     0     0       (Increases or (*) decreases of the fund for general banking risks, net).3     0     0     0       (Impairment or (*) reversal of impairment on financial assets on the assured at fair value through other comprehensive income)     1     0       (Financial assets at a fair value through other comprehensive income)     0     0     0       (Impairment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)     0     0     0       (Impairment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)     0     0     0       (Impairment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)     0     0 <td>Net other operating income /(expenses)</td> <td>0</td> <td>0</td>	Net other operating income /(expenses)	0	0
(Depreciation)  Modification gains or (-) losses, net  O	TOTAL OPERATING INCOME, NET	42	55
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) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund	(Administrative expenses)	28	44
(Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which general banking risks, net) <sup>2</sup> (Increases of (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Ingairment 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 anortised cost)  (Ingairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Of which Goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Operation of (-) loss firm non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  Operation (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  11  77  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  9  6  PROFIT OR (-) LOSS FOR THE YEAR  9  6	(Depreciation)	3	4
(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 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 FOR THE YEAR  9  6	Modification gains or (-) losses, net	0	0
(Other provisions) Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> Of (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Impairment or (-) reversal of impairment on financial assets at amortised cost) (Impairment or (-) reversal of impairment or 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) (of which Goodwill) (of which Goodwill profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  O Book of the profit or (-) loss of investments in subsidaries, joint ventures and associates  O Compression of the profit or loss of investments in subsidaries, joint ventures and associates  O Compression of the profit or loss of investments in subsidaries, joint ventures and associates  O Compression of the profit or loss of investments in subsidaries, joint ventures and associates  O Compression of the profit or loss of investments in subsidaries, joint ventures and associates  O Compression of the profit or loss of investments in subsidaries, joint ventures and associates  O Compression of the profit or loss of investments in subsidaries, joint ventures and associates  O Compression of the profit or loss of investments in subsidaries, joint ventures and associates  O Compression of the profit or loss of investments in subsidaries, joint ventures and associates  O Compression of the profit or loss of investments in subsidaries, joint ventures and associates and on non-financial assets)  O Compression of the profit or loss of investments in subsidaries, joint ventures and associates and on non-financial assets)  O Compression of the profit or	(Provisions or (-) reversal of provisions)	0	0
Of which pending legal issues and tax litigation \ Of which restructuring \ (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (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 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  OPROFIT 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 CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER 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 CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER 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 CONTINUING OPERATIONS  PROFIT OR (-) LOSS FOR THE YEAR  PROFIT OR (-) LOSS FOR THE YEAR  PROFIT OR (-) LOSS FOR THE YEAR	(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)  (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)  (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)  (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)  (Impairment 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 impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impai	(Other provisions)	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (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)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  OPPORT OR (-) LOSS FOR TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS FOR THE YEAR  OR  PROFIT OR (-) LOSS FOR THE YEAR  OR  OPPORT OR (-) LOSS FOR THE YEAR  OR  OPPORT OR (-) LOSS FOR THE YEAR	Of which pending legal issues and tax litigation <sup>1</sup>		0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> (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)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  OPPORT OR (-) LOSS FOR TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS FOR THE YEAR  OR  PROFIT OR (-) LOSS FOR THE YEAR  OR  OPPORT OR (-) LOSS FOR THE YEAR  OR  OPPORT OR (-) LOSS FOR THE YEAR	Of which restructuring <sup>1</sup>		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)  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 FOR THE YEAR  PROFIT OR (-) LOSS FOR THE YEAR  9  6  6  6  7  7  7  7  7  7  7  7  7  7		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 CONTINUING OPERATIONS  PROFIT OR (-) LOSS FOR THE YEAR  PROFIT OR (-) LOSS FOR THE YEAR  9  6  6  6  7  7  7  7  7  7  7  7  7  7	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1	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  O CONDESS FOR TAX FROM CONTINUING 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 CONTINUING OPERATIONS  PROFIT OR (-) LOSS FOR THE YEAR  O CONTINUING OPERATIONS  PROFIT OR (-) LOSS FOR THE YEAR  O CONTINUING OPERATIONS  O CONTINU	(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 FOR THE YEAR  PROFIT OR (-) LOSS FOR THE YEAR  O  O  O  O  O  O  O  O  O  O  O  O  O	(Financial assets at amortised cost)	1	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)	0	0
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  O  O  O  O  O  O  O  O  O  O  O  O  O	Negative goodwill recognised in profit or loss	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  O  O  O  O  O  O  O  O  O  O  O  O  O	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  6  6  6  7  7  7  8  9  8  9  9  9  9  9  9  9  9  9  9	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  Profit or (-) loss after tax from discontinued operations  PROFIT OR (-) LOSS FOR THE YEAR  6  6  6  7  7  7  8  9  8  9  9  9  9  9  9  9  9  9  9	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	11	7
Profit or (-) loss after tax from discontinued operations  PROFIT OR (-) LOSS FOR THE YEAR  0 6	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	9	6
PROFIT OR (-) LOSS FOR THE YEAR 6	Profit or (-) loss after tax from discontinued operations	0	0
	PROFIT OR (-) LOSS FOR THE YEAR	9	6
	Of which attributable to owners of the parent	9	6

<sup>(1)</sup> Information available only as of end of the year

For this bank, the financial year end changed on October 2019 from 31 March to 31 December. As a result of this change, P&L items for Sep 2019 refer to 2 quarters for the other banks in the sample), while for Dec 2019 refer to 4 quarters as the other banks in the sample.

<sup>(2)</sup> 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	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 1 Level 2 Level 3		References
Cash, cash balances at central banks and other demand deposits	536				442				IAS 1.54 (i)
Financial assets held for trading	1	0	1	0	1	0	1	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	9	0	7	2	1	0	0	1	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	296	208	0	88	502	502	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	2,010				2,053				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	1	0	1	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 <sup>1</sup>	142				135				
TOTAL ASSETS	2,993				3,135				IAS 1.9(a), IG 6

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

(mln	EUR)		As of 30/09/2019								As of 31/12/2019						
		Gross carry	Accu	Accumulated impairment			ss carrying amo	ount	Accu	mulated impair	ment						
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		<b>Stage 1</b> 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	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References			
Financial assets at fair value	Debt securities	296	0	0	0	0	0	502	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	Debt securities	621	0	0	0	0	0	687	0	0	0	0	0	Annex V.Part 1.31, 44(b)			
cost	Loans and advances	1,069	259	85	-6	-5	-13	1,137	171	80	-7	-3	-13	Annex V.Part 1.32, 44(a)			

<sup>&</sup>lt;sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



### **Breakdown of liabilities**

MDB Group Limited

#### (mln EUR)

(min Lory)			1
	Carrying	amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
Financial liabilities held for trading	4	4	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	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	2,589	2,728	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	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	2	2	IAS 37.10; IAS 1.54(I)
Tax liabilities	1	0	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	58	67	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 <sup>1</sup>	0	0	Annex V Part 1.29
TOTAL LIABILITIES	2,654	2,802	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 lia	bilities by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References
Derivatives		4	4	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	10	0	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
рерозіс	Other financial corporations	230	309	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	30	27	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	149	174	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	85	88	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,119	2,183	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	948	1,056	Annex V.Part 1.42(f), 44(c)
Debt securities issued		71	55	Annex V.Part 1.37, Part 2.98
Of which: S	subordinated Debt securities issued	71	55	Annex V.Part 1.37
Other financial liabilities		10	7	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		2,593	2,732	



**Market Risk**MDB Group Limited

									ibb Group	2													
	SA			IM										IM									
			VaR <i>(Memoran</i>	andum item) STRESSED VaR (Memorandum item) AND MIGRA		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE  ALL PRICE RISKS CAPITAL CHARGE FOR CTP		VaR <i>(Memorandum item)</i>		STRESSED VaR (M	lemorandum item)	INCREM DEFAUL MIGRATIO CAPITAL	T AND ON RISK										
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR	12 WEEKS Rt- AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	
	As of 30/09/2019	As of 31/12/2019				As of 30/	/09/2019									As of 31/2	12/2019						
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0		0 1	0	0							0		1 0								
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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



Credit Risk - Standardised Approach

MDB Group Limited

		Standardised Approach											
			As of 30/	09/2019			As of 31	/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
	(mln EUR, %)												
	Central governments or central banks	457	466	19	)	275	276	22					
	Regional governments or local authorities	46	46	0		111	111	0					
	Public sector entities Multilateral Development Banks	128	128 90	4	+	132	132 90	14					
	International Organisations	28	28	0		49	90  49	0					
	Institutions	118	118	24		249	248	51					
	Corporates	1,763	1,528	1,528	8	1,576	1,327	1,327					
	of which: SME	0	. 0	, 0		0	o o	0					
	Retail	58	4	3	3	62	24	18					
Consolidated data	of which: SME	1	0	0		4	0	0					
consolidated data	Secured by mortgages on immovable property	81	45	36		432	220	100					
	of which: SME	12	10	7		11	10	7	4.7				
	Exposures in default Items associated with particularly high risk	122 69	98 דר	142	9	123 59	106	146	1.				
	Covered bonds	379	27 379	38 1	8	59 521	23  521	52  52					
	Claims on institutions and corporates with a ST credit assessment	0	0,75	0		0	0	0					
	Collective investments undertakings (CIU)	0	0			0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	23	24	23	3	20	20	20					
	Standardised Total <sup>2</sup>	3,362	2,981	1,859	15	3,699	3,153	1,784	18				

<sup>(1)</sup> 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.

					Standardise	d Approach					
			As of 30	/09/2019			As of 31	/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)	0				0					
	Central governments or central banks Regional governments or local authorities	U O	9			U	U	0			
	Public sector entities	0	(			0	١	0			
	Multilateral Development Banks	0	(			ő		0			
	International Organisations	0	(			0		0			
	Institutions	3	3	3		65	65	13			
	Corporates	112	95	95		102	74	74			
	of which: SME	0	(	)		0	C	0			
	Retail	50	1	. 1		52	21	16			
NETHERLANDS	of which: SME	0	(			0	0	0			
NETHEREANDS	Secured by mortgages on immovable property	0	(			365	169	59			
	of which: SME	0	(			0	0	63	г		
	Exposures in default Items associated with particularly high risk	52	43	0-	4	52 0	44 1	03	3		
	Covered bonds	27	27	,		45	45	4			
	Claims on institutions and corporates with a ST credit assessment	0	(			0		0			
	Collective investments undertakings (CIU)	0	(			0		0			
	Equity	0	(	)		0	C	0			
	Other exposures	0	(	) (		0	0	0			
	Standardised Total <sup>2</sup>				4				5		

(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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	0	(	0		0	0	0	1		
	Regional governments or local authorities	0	(	0		0	0	0	1		
	Public sector entities	0	(	0		0	0				
	Multilateral Development Banks International Organisations	0	(	0		U 0	0				
	Institutions	18	15	4		77	U 77	16			
	Corporates	501	448	448		418	379	379	اد		
	of which: SME	0	(	0		0	0	,,	,		
	Retail	0	(	0		0	0	C			
INITED KINCDOM	of which: SME	0	(	0		0	0	c	)		
UNITED KINGDOM	Secured by mortgages on immovable property	0	(	0		0	0	C	)		
	of which: SME	0	(	0		0	0	0	ı		
	Exposures in default	23	21	. 29	2	33	29	34	t		
	Items associated with particularly high risk	0	(	0		0	0	0	<i>)</i>		
	Covered bonds	142	142	. 14		140	140	14	1		
	Claims on institutions and corporates with a ST credit assessment	0	(	0		0	0	0			
	Collective investments undertakings (CIU)	0	(	0		0	0				
	Equity	0	(			0	0				
	Other exposures Standardised Total <sup>2</sup>	0		<u> </u>		U	0		<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.

					Chandaudica	d Annyoneh			
					Standardise	d Approach			
			As of 30/	09/2019			As of 31/	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a
	(mln EUR, %)								
	Central governments or central banks	0	0	C		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	128	128	4		128	127	4	
	Multilateral Development Banks International Organisations	0	0	(		U	0	0	
	Institutions	4	4	1		4	4	1	
	Corporates	259	238	238		250	214	214	
	of which: SME	0	0			0	0	0	
	Retail	0	0			0	0	0	
	of which: SME	0	0	C		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	C		0	0	0	
	of which: SME	0	0	C		0	0	0	
	Exposures in default	0	0	C	0	0	0	0	
	Items associated with particularly high risk	0	0	(		0	0	0	
	Covered bonds	0	0	0		34	34	3	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0	[ 		0	0	0	
	Equity Other exposures	0	U n	\ \		U	0	0	
	Standardised Total <sup>2</sup>	O .	U		4	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.



Standardised Total<sup>2</sup>

# **Spring 2020 EU-wide Transparency Exercise**

Credit Risk - Standardised Approach

MDB Group Limited

					Standardise	d Approach					
			As of 30/	09/2019		As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a		
	(mln EUR, %)										
	Central governments or central banks	0	0	C		0	0	0			
	Regional governments or local authorities	46	46	C		111	111	0			
	Public sector entities	0	0	(		0	0	0			
	Multilateral Development Banks	0	0	(		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	(		1	1	1			
	Corporates	146	123	123		145	115	115			
	of which: SME	0	0	(		0	0	0			
	Retail	0	0	(		0	0				
GERMANY	of which: SME	0	0	(		0	0				
OLIVII II VII VII	Secured by mortgages on immovable property	0	0	(		0	0				
	of which: SME	0	0	(		0	0	0			
	Exposures in default	22	22	33	3 U	22	22	33			
	Items associated with particularly high risk	0	U	l .		0	0				
	Covered bonds	44	44	4		82	82	8			
	Claims on institutions and corporates with a ST credit assessment	0	0	[		0	0				
	Collective investments undertakings (CIU)	0	0	\ 		0	0				
	Equity Other expecures	0	0	\		0	0				
	Other exposures Standardised Total <sup>2</sup>	U	U	L.	1	U	U	U			

(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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)								
	396	396		0	209	209	(	
	0	(	)	0	0	C		
	0	(	)	0	0	C		
	0	(	)	0	0	C		
	0	(	)	0	0	C		
	52	52	2 1	1	50	50	10	
	0	(	)	0	0	0		
	0	(	)	0	0	0		
	0	(	)	0	0	C		
	0			0	0	0		
	0			0	0	C		
	0				0	U		
	0			0	0	0		
	0				0	0		
	0			0	١	\ -		
	0			0	١	\ -		
	0				١	\ -		
	0					\ \		
	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity  Control Exposure  Original Exposure  Exposure  Original Exposure  Exposure  Original Exposure  Secured Value  Original Exposure  Supposure  Original Exposure  Supposure  Original Exposure  Or	As of 30/09/2019  Original Exposure¹ Exposure Value¹ Risk exposure amount  (min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities 0 0 0 Multilateral Development Banks 10 0 0 International Organisations 10 0 0 Institutions 10 0 0 Institutions 10 0 0 Institutions 10 0 0 0 0 Institutions 10 0 0 0 0 Institutions 11 0 0 0 0 0 Institutions 12 0 0 0 0 0 0 Institutions Institut	As of 30/09/2019    Central governments or central banks   396   396   0   0   0   0   0   0   0   0   0	As of 30/09/2019	Central governments or central banks   396   396   0   209   208	As of 30/09/2019

(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 seci	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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	0							
	Central governments or central banks Regional governments or local authorities	0	(			0	(		
	Public sector entities	0	(						
	Multilateral Development Banks	0	C					Ö	
	International Organisations	0	C	(		0		0	
	Institutions	33	33	7	7	44	44	. 9	
	Corporates	222	176	176		195	147	147	
	of which: SME	0	C	(		0	0	0	
	Retail	0	0			0	0	0	
UNITED STATES	of which: SME	0	(			0	(		
3112122 3171123	Secured by mortgages on immovable property of which: SME	0	(			1	(	0	
	Exposures in default		(		0	0			0
	Items associated with particularly high risk	0	0			0		0	
	Covered bonds	0	C			0		0	
	Claims on institutions and corporates with a ST credit assessment	0	C	(		0	C	0	
	Collective investments undertakings (CIU)	0	C	(		0	(	0	
	Equity	0	C			0	0	0	
	Other exposures	0	C			0		0	
	Standardised Total <sup>2</sup>				1				1

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

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

		exposures, but includes genera		terparty excludes those for seed	uritisation exposures, additional v	aldation adjustments (747.5) and	a other own runds reductions	related to the	
					Standardise	d Approach			
			As of 30,	/09/2019			As of 31	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	40	40	19		46	46	22	
	Regional governments or local authorities Public sector entities	U	0			U	(	0	
	Multilateral Development Banks		0			0	(	0	
	International Organisations	0	0			0	(	o o	
	Institutions	1	1			1	1	0	
	Corporates	2	1	1		1	1	1	
	of which: SME	0	0	C		0	C	0	
	Retail	8	3	2		10	3	2	
MALTA	of which: SME	1	0	0		4	(	0	
1 17 (= 17 (	Secured by mortgages on immovable property	80	45	36		66	50	41	
	of which: SME  Exposures in default	12	10	12	1	11	10	15	
	Items associated with particularly high risk	69	27	41	) 1	59	20	43	
	Covered bonds	0	0	1		0	(	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	C	0	
	Collective investments undertakings (CIU)	0	0	C		0	C	0	
	Equity	0	0	C		0	C	0	
	Other exposures	23	24	23	3	20	20	20	
	Standardised Total <sup>2</sup>				1				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for 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

MDB Group Limited

					Standardise	d Approach			
			As of 30/	09/2019			As of 31,	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	20	20	0		20	20	0	
	Regional governments or local authorities  Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	0	0	O		0	0	0	
	Corporates	151	119	119		165	146	146	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0	0		U	0	0	
	Exposures in default	5	3	3	2	5	1	1	
	Items associated with particularly high risk	0	0			0	0	0	
	Covered bonds	8	8	1		17	17	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Exp			2				

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

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

		exposures, but includes genera		terparty excludes those for secu	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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(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	OC.			0	٥		
	International Organisations	28	28			49	40		
	Institutions	0	(			0	13		
	Corporates	0	(			0			
	of which: SME	0	(			0			
	Retail	0	(			0	C	C	
Other Countries	of which: SME	0	(	(		0	0	C	
Other Countries	Secured by mortgages on immovable property	0	C	(		0	C	C	
	of which: SME	0	(	(		0	0	0	
	Exposures in default	0	C	(	0	0	0	C	0
	Items associated with particularly high risk	0	(	(		0	0	O C	
	Covered bonds	0	(	(		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	(	(		0	0		
	Collective investments undertakings (CIU)	0	(			0	0		
	Equity Other expectings	0	(	(		0	0	<u></u>	
	Other exposures	U				U	U		
	Standardised Total <sup>2</sup>				ı U				I 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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	0	0	C		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0			0	0				
	Multilateral Development Banks	0	0			0	0				
	International Organisations Institutions	0	1			ں عا	2				
	Corporates	114	01	01	,	115	2 87	2 87			
	of which: SME	0	7	١		0	07				
	Retail	0				ő	0				
LLIVEMBOLIDO	of which: SME	0				0	0				
LUXEMBOURG	Secured by mortgages on immovable property	0	C			0	0	o			
	of which: SME	0	C			0	0	0			
	Exposures in default	0	C	(	0	0	0	)			
	Items associated with particularly high risk	0	C	(		0	0	0			
	Covered bonds	0	0	(		0	0	)			
	Claims on institutions and corporates with a ST credit assessment	0	0	(		0	0	0			
	Collective investments undertakings (CIU)	0	0			0	0	0			
	Equity	0	0			0	0	0			
	Other exposures	0	0	(		0	0	)  0			
	Standardised Total <sup>2</sup>				<b>∥</b> 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					
		Origina	al Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0 0	0 0	0	0 0	0 0	0	0 0	0 0	0 0	0 0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME  Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	U	0	U	0	0		U	U	U	0	0	
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> 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

							MDB Group Limited							
							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	213 0 0 0 0 0 0 213	213 0 0 0 0 0 0 0 213	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	213 0 0 0 0 0 0 213	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Bulgaria							Š						
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 31/12/2019							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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 [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Finland													
[ 0 - 3M [	France	0 76 0 0 31 0 0	0 76 0 0 31 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 76 0 0 31 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Germany	0 15 10 25 10 50 0	0 15 10 25 10 50 0	0 0 0 0 0 0	0 0 0 0 0 0	0 15 0 0 10 50 0	0 0 10 25 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy	0 0 0 0 20 0 0	0 0 0 0 20 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 20 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	n
[10Y - more Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Latvia	20	20	Ü	U	20	U	U	U	U	U	U	U	U



General governments exposures by country of the counterparty

							MDB Group Limited						
							As of 31/12/2019						
						Dire	ct exposures						
	(mln EUR)			On balance sl	neet				Deriva	tives	Off balaı	nce sheet	
											Off-balance sheet exposures		
								Derivatives with pos	itive fair value	Derivatives with negative fair value			
													Risk weighted
Residual Maturity	Country / Bosies	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial										exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)								Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at				Nominal	PIOVISIOIIS	
				held for trading	designated at fair value through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount			
[ 0 - 3M [ [ 3M - 1V [													
[ 1Y - 2Y [ [ 2Y - 3Y [	Lithuania												
[ 0 - 3M [													
Total [ 0 - 3M [													
[ 0 - 3M [	Luxembourg												
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Luxembourg												
Total [ 0 - 3M [		60	60	0	0	0	60	0	0	0 0	0	0	
[ 3M - 1Y [		0 0	0 0	0 0 0	0 0 0	0 0	0 0	0 0 0	0 0 0		0 0	0 0 0	
[ 0 - 3M [	Malta	0	0	0	0	0	0	0	0	0 0	0	0	
Total [ 0 - 3M [		60	60	0	0	0	60	0	0	0 0 0 0	0	0	22
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [													
[ 0 - 3M [	Netherlands												
[10Y - more Total [ 0 - 3M [													
[ 3M - 1Y [ [ 1Y - 2Y [													
[ 0 - 3M [	Poland												
I IOTAL I													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Portugal												
Total													
[ 3M - 1Y [ [ 1Y - 2Y [													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Romania												
[ 0 - 3M [													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [	Slovakia												
[ 0 - 3M [													
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [	Slovenia												
[5Y - 10Y [ [10Y - more Total													
1 0001													



General governments exposures by country of the counterparty

							MDB Group Limited						
							As of 31/12/2019						
						Dire	ct exposures						
	(mln EUR)			On balance sl	neet				Deriva	tives	Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with negative fair value	Off-balance s	heet exposures	
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain												
[ 0 - 3M	Sweden												
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	United Kingdom												
[ 0 - 3M [	Iceland												
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Liechtenstein												
[ 0 - 3M [	Norway												
[ 0 - 3M [	Australia												
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Canada												
[ 0 - 3M [	Hong Kong												



General governments exposures by country of the counterparty

							MDB Group Limited							
							As of 31/12/2019							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
											Off-balance sheet exposures			
		Region Total gross carrying amount of non- derivative financial assets	Total carrying amount of					Derivatives with positive fair value	Derivatives with negative fair value				Risk weighted exposure amount	
Residual Maturity	Country / Region		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													
[ 0 - 3M [	Middle East													
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Latin America and the Caribbean													



General governments exposures by country of the counterparty

MDB Group Limited

							TIDD Group Elitticed									
			As of 31/12/2019													
						Dire	ct exposures									
	(mln EUR)			Deriva	tives		Off balance sheet									
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets						Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures			
			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	28 0 0 0 0 0 21 0	28 0 0 0 0 0 21 0	0 0 0 0 0 0	0 0 0 0 0	28 0 0 0 0 0 21 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0			

#### Notes and definition

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

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

#### Regions:

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



Performing and non-performing exposures

			Į.	As of 30/09/201	.9			As of 31/12/2019							
		Gross carry	ving amount		Accumulated i accumulated o value due to co provisions <sup>4</sup>	hanges in fair	Collaterals and financial		Gross carrying amount			Accumulated ir accumulated cl value due to cr provisions <sup>4</sup>	nanges in fair	Collaterals and financial	
		Of which performing but past due >30		-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures	
(mln EUR)		days and <=90 days		Of which: defaulted		exposures <sup>3</sup>	CAPOSUICS		days and <=90 days		Of which: defaulted	exposures <sup>3</sup> exposures <sup>3</sup>			
Debt securities (including at amortised cost and fair value)	921	0	0	0	0	0	0	1,190	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	202	0	0	0	0	0	0	287	0	0	0	0	0	0	
Credit institutions	430	0	0	0	0	0	0	636	0	0	0	0	0	0	
Other financial corporations	286	0	0	0	0	0	0	255	0	0	0	0	0	0	
Non-financial corporations	3	0	0	0	0	0	0	12	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	1,953	0	105	102	10	14	11	1,831	0	115	115	9	13	10	
Central banks	425	0	0	0	0	0	0	242	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	111	0	0	0	0	0	0	200	0	0	0	0	0	0	
Other financial corporations	773	0	61	61	5	6	0	660	0	56	56	5	4	0	
Non-financial corporations	638	0	43	40	5	8	10	590	0	59	58	4	9	10	
of which: small and medium-sized enterprises at amortised cost	24	0	10	8	0	1	9	22	0	7	7	0	0	7	
Households	6	0	1	1	0	0	1	139	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	2,874	0	105	102	10	14	11	3,021	0	115	115	9	13	10	
OFF-BALANCE SHEET EXPOSURES	(1) Face the definition		20	20	2	1	0	831		8	8	2	0	0	

<sup>(1)</sup> 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

<sup>(2)</sup> 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)

<sup>(3)</sup> 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)

<sup>(4)</sup> 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					
	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 kposures with	Collateral and financial guarantees		Accumulated impairm accumulated changes value due to credit ris provisions for exposures forbearance measures		anges in fair edit risk and exposures with	Collateral and financial guarantees	
(rate EUD)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on	
(mln EUR)  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)	106	90	11	11	12	133	103	11	11	13	
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	49	49	4	4	0	44	44	2	2	0	
Non-financial corporations	57	41	7	7	11	88	58	10	9	13	
of which: small and medium-sized enterprises at amortised cost	10	0	0	0	9	8	0	0	0	8	
Households	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	106	90	11	11	12	133	103	11	11	13	
Loan commitments given	12	10	0	0	0	10	8	0	O	0	

<sup>(1)</sup> 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

<sup>(2)</sup> 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 MDB Group Limited

			As of 30/09/201	9			As of 31/12/2019							
	Gross carrying				Accumulated	Gross carrying				Accumulated				
(mln EUR)		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>				
A Agriculture, forestry and fishing	1	0	1	0	0	1	0	1	0	0				
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0				
C Manufacturing	196	0	196	2	0	177	0	177	1	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	47	25	47	1	0	48	25	48	0	0				
G Wholesale and retail trade	39	16	39	6	0	34	16	34	5	0				
H Transport and storage	0	0	0	0	0	8	0	8	0	0				
I Accommodation and food service activities	1	0	1	0	0	2	0	2	0	0				
J Information and communication	115	0	115	1	0	97	0	97	1	0				
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0				
L Real estate activities	30	1	30	1	0	36	0	36	0	0				
M Professional, scientific and technical activities	105	1	105	2	0	82	18	82	4	0				
N Administrative and support service activities	11	0	11	0	0	15	0	15	0	0				
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0				
P Education	3	0	3	0	0	0	0	0	0	0				
Q Human health services and social work activities	48	0	48	0	0	52	0	52	0	0				
R Arts, entertainment and recreation	41	0	41	0	0	39	0	39	0	0				
S Other services	0	0	0	0	0	0	0	0	0	0				
Loans and advances	638	43	638	13	0	590	59	590	13	0				

<sup>(1)</sup> 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.