

Bank Name	Investar
LEI Code	5493008QOCP58OLEN998
Country Code	BE



Capital Investar

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,299	2,233	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)	2,033	2,017	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)	98	98	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	1,786	1,810	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	64	22	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	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	131	141	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-4	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-42	-46	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-15	-3	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	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	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 99 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), and 288 of CRR; Articles 36(1) point k) (ii) and 239(1) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR. 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles $36(1)\ \text{point}\ (k)\ (ii),\ 243(1)\ \text{point}\ (b),\ 244(1)\ \text{point}\ (b)\ and\ 258\ of\ CRR$
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	-2	C 01.00 (r490,c010)	Articles $36(1)$ point (c) and 38 ; Articles $48(1)$ point (a) and $48(2)$ of CRR
	A.1.17	 Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	C 01.00 (r500,c010)	eq: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
Transitional period	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	13	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 (+/-)	28	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-15	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)	2,033	2,017	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	267	216	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	267	216	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	$\begin{array}{l} C \; 01.00 \; (+ 310, c010) + C \; 01.00 \; (+ 320, c010) \\ + \; C \; 01.00 \; (+ 330, c010) + C \; 01.00 \\ (+ 940, c010) + \; C \; 01.00 \; (+ 950, c010) + C \\ 01.00 \; (+ 570, c010) + C \; 01.00 \; (+ 974, c010) + C \\ 01.00 \; (+ 570, c010) \end{array}$	
	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 REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	8,100	8,531	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	25.10%	23.64%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	25.10%	23.64%	CA3 (3)	-
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	28.39%	26.18%	CA3 {5} [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	-
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,020	2,017	[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)	24.93%	23.64%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible 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 "CORP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



Leverage ratio

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	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,033	2,017	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,020	2,017	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	39,248	40,624	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	39,263	40,624	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	5.0%	C 47.00 (r330,c010)	



Risk exposure amounts

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	As of 31/12/2017	as of 30/06/2018
(min EUR)		
Risk exposure amounts for credit risk	6,367	6,618
Risk exposure amount for securitisation and re-securitisations in the banking book	140	122
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	6,227	6,496
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	132	140
Risk exposure amount for operational risk	1,029	1,029
Other risk exposure amounts	572	745
Total Risk Exposure Amount	8,100	8,531

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

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	As of 31/12/2017	As of 30/06/2018
(min EUR)		
Interest income	838	405
Of which debt securities income	84	38
Of which loans and advances income	750	366
Interest expenses	343	141
(Of which deposits expenses)	113	49
(Of which debt securities issued expenses)	50	18
(Expenses on share capital repayable on demand)	0	0
Dividend income	15	0
Net Fee and commission income	-49	-22
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	20	2
Gains or (-) losses on financial assets and liabilities held for trading, net	-1	-1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	3	1
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	52	36
TOTAL OPERATING INCOME, NET	534	280
(Administrative expenses)	326	214
(Depreciation)	25	12
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-9	0
(Commitments and guarantees given)	0	0
(Other provisions)	-9	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-7	-1
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	200	56
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	150	43
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	150	43
Of which attributable to owners of the parent	130	37

⁽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."

EBA EMORAN

2018 EU-wide Transparency Exercise

Market Risk Investar

	SA					IM										IM					
	As of 31/12/2017	As of 30/06/2018			As of 31/12/2017						017				As of 30/06/2018						
			VaR <i>(Memorar</i>	ndum item)	STRESSED VaR	(Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RICE RISKS HARGE FOR			VaR <i>(Memora</i>	ndum item)	STRESSED VaR (M	lemorandum item)		LT AND ION RISK		CE RISKS CAPIT. RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUN	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	LAST 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 (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR A	2 WEEKS VERAGE IEASURE	
raded 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					
quities	0	0	0	0	0	0							0	0	0	0					
Of which: General risk Of which: Specific risk	U	U	0	0	0	0							0	0	0	0					
Foreign exchange risk	0	0	ő	0	ő	ů č							ő	0	ő	ő					
Commodities risk	0	0	0	0	0	ō							0	ō	0	ō					
lotal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0



Credit Risk - Standardised Approach

Investar

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	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
	Central governments or central banks	3,317	3,849	10		3,830	4,170	17	
	Regional governments or local authorities	912	963	108		788	851	117	
	Public sector entities	214	189	38		242	195	93	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	361	204	34		182	24	12	
	Corporates	89	59	48		182	168	137	
	of which: SME	0	0	0		0	0	0	
	Retail	780	118	89		774	147	110	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	1.115	401	183		1.102	582	308	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	0	0	3	26	21	22	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		40	40	4	
	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	21	21	21		21	15	15	
	Securitisation	166	166	33		172	172	34	
	Other exposures	391	391	248		439	439	241	
	Standardised Total	7,371	6,363	812	3	7,798	6,824	1,111	6

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	2,099	2,099	0		2,741	2,741	0	
	Regional governments or local authorities Public sector entities	818	870	89		707	769	100	
		214	189	38		242	195	93	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	U	U		0	U	U	
		2 56	2 26	26		1 94	1 75	1 75	
	Corporates of which: SME	56	26	26		94		/5	
	or which: SHE Retail	772	118	88		766	0 146	110	
	of which: SME	//2	110	00		/06	140	110	
BELGIUM	Secured by mortgages on immovable property	732	394	177		887	552	286	
DELGIUM	of which: SME	/32	394	1/7		667	552	286	
	Exposures in default	0	0	U	0	25	21	22	0
	Items associated with particularly high risk	3	0	0	0	25	21	22	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ő	0			0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	7		3	3	3	
	Securitisation		,	,		3		,	
	Other exposures	307	307	164		388	388	189	
	Standardised Total ²				3				5

¹⁰ Original exposure, unlike Exposure value, constraint for exact any effect due to credit conservine factors or credit risk miliopation techniques (e.g., substitution effects).
¹⁰ Total value adjustments and provisions per country of counterparty excludes those for accurations exposures, additional valuation adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach									
			As of 31/12	2/2017			As of 30/06,	/2018			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	43	418	0		42	225	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	140	140	4		2	2	0			
	Corporates	4	4	1		41	47	27			
	of which: SME	0	0	0		0	0	0			
	Retail	1	0	0		1	0	0			
	of which: SME	0	0	0		0	0	0			
NETHERLANDS	Secured by mortgages on immovable property	382	6	6		211	28	22			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	6	6	2		6	1	1			
	Securitisation	84	84	84		52	52	52			
	Other exposures	84	84	84		52	52	52			
	Standardised Total ²				0				0		

¹⁰ Original exposure, unalle Exposure hairs provide balance print due to credit conversion factors or credit risk milipation techniques (e.g., substitution effects).
¹⁰ Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAc) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
¹⁰

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	85	0		0	85	0	
	Regional governments or local authorities	12	12	2		12	11	2	
	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	87	2	0		91	6	3	
	Corporates	0	0	0		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
FRANCE	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	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		40	40	4	
	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	9	9	9		8	8	8	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Ordinal exposure, unlike Exposure who, is reported before taking into account any effect due to credit conversion factors or order risk mitigation technologie (c.g. substitution effects).
 ⁽²⁾ Total value allustments and convisions excount net direct active for excontribution effects additional advantments (AVAe) and other own funds reductions related to the excourse, but includes exercise credit risk additionents.



Credit Risk - Standardised Approach

Investar

	Standardised Approach											
		As of 31/12	/2017			As of 30/06/	2018					
(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
entral governments or central banks	240	252	0		284	296	0					
gional governments or local authorities	32	32	6		20	20	4					
iblic sector entities	0	0	0		0	0	0					
ultilateral Development Banks	0	0	0		0	0	0					
	0	0	0		0	0	0					
stitutions	12	0	0		12	0	0					
rporates	0	0	0		0	0	0					
	0	0	0		0	0	0					
	1	0	0		1	0	0					
of which: SME	0	0	0		0	0	0					
	0	0	0		0	0	0					
	0	0	0		0	0	0					
posures in default	0	0	0	0	0	0	0	0				
	0	0	0		0	0	0					
wered bonds	0	0	0		0	0	0					
	0	0	0		0	0	0					
Ilective investments undertakings (CIU)	0	0	0		0	0	0					
uity	0	0	0		0	0	0					
curitisation												
	0	0	0		0	0	0					
andardised Total ²				0				0				
	ntral apprennents or contral banks gloral governments of local authorities bill eactor entities bill eactor entities bill eactor entities different of organisations proparates of whit: SRE tabil of whit: SRE carel by mort stages on immovable property carel by mort stages on immovable property posures in default mes associated with particularly high risk vered bonds limes on institutions and corporates with a ST credit assessment flective investments undertakings (CUU) the mestiments undertakings (CUU) the mestiments undertakings (CUU) the mestiments and composites with a ST credit assessment flective investments undertakings (CUU) the mestiments and composites with a ST credit assessment flective investments undertakings (CUU)	(min Dill, %) agenal agovernments or enclosal authorities 240 aginal agovernments or local authorities 32 bits action entities 0 bits action entities 0 attractional regaristations 0 attractional regaristations 0 attractional regaristations 0 of which 3.942 0 attractional regaristations 0 postrates 0 postrest	Original Exposure ¹ Exposure ¹ Exposure Value ⁴ ntral governments or certal banks 240 252 splonal governments or local authorities 32 32 bit sector entities 0 0 bit sector entities 0 0 studies 0 0 of white sector entities 0 0 studies 0 0 of white sector entities 0 0 studies 0 0 of white sector entities 0 0 studies 0 0 0 or white SPE 0 0 0 out of the spectration of the sp	Crite (18, %) Original Leposure Leposure Value amount rind acvernments or rocal authorities 240 252 0 local acvernments or rocal authorities 30 30 0 life sector entities 30 0 0 life sector entities 0 0 0 life sector entities 0 0 0 dematched regions 0 0 0 dematched regions 0 0 0 of which: SPE 0 0 0 cold all 1 0 0 0 of which: SPE 0 0 0 0 cold all in dematches 0 0 0 0 of which: SPE 0 0 0 0 0 of which: SPE 0 0 0 0 0 of which: SPE 0 0 0 0 0 inside instructure with actional with acticulary high risk 0 0	Original Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ² Intel governments or cotal authorities operates attuitons that exposure tanks (be excit entities) 240 252 0 0 122 322 32 6 0 0 0 Italia dovernments or cotal authorities bit excit entities 32 32 6 0 0 Italia dovernments or cotal authorities bit excit entities 0 0 0 0 0 Italia dovernments or cotal authorities bit excit entities 0 0 0 0 0 operates 0 0 0 0 0 0 0 cured by nortages on immovable property of which 594 0 0 0 0 0 operates 0 0 0 0 0 0 0 operates 0 0 0 0 0 0 0 operates 0 0 0 0 0 0 0 o	Original Exposure ¹ Exposure Value ² Risk exposure amount Value adjustments Original Exposure ³ Intral governments or central banks clonal governments or central banks clonal governments or cost authorities 22 22 6 20 Intral governments or central banks clonal governments or cost authorities 32 32 6 20 Discector entities 0 0 0 0 0 0 Initiated adjustments or cost authorities 0 0 0 0 0 0 0 atbuttors 0	Conditional Exposure* Exposure Value* Risk exposure* Value adjustments and provisions* Original Exposure* Exposure Value* refs (sever-ments or contral lanks clonal governments or contral lanks (locator entries) 240 252 0 0 200 200 initiate of provisions* 322 322 6 200 200 200 initiates of provisions* 0	Original Exposure ¹ Exposure Value ² Risk exposure amount Value adjustments and provisions ² Original Exposure ² Risk exposure amount Original Exposure ² Risk exposure amount Original Exposure ² Exposure Value ² Risk exposure amount rthe Revention of cold authorities bic sector entities (sector entities) 32 32 6 234 235 6 0 0 0 0 0 0 0 0 0 Initiated adventines 22 22 6 0 <				

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUK, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUK, %) Central governments or central banks	â	0	0		Ŷ	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	58	58	27		2	2	2	
	Corporates	36	0	27		5	5	2	
	of which: SME	0	0	0		0	0	3	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
LINITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
UNITED KINODOM	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	ő	0	0	0
	Items associated with particularly high risk	0	0	0	Ŭ	0	0	0	l
	Covered bonds	ő	ő	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ő	ő	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

¹⁰ Orlyinal exposure, while: Exposure while, are proved bother taking in the account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
¹⁰ Orlyinal exposure, while: Exposure while, are provided bother taking in the account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
¹⁰ Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAc) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
¹⁰

					Standardi	ed Approach			
			As of 31/1	2/2017			As of 30/06/	2018	
	(min EUK. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	Central governments or central banks	333	333	0		325	325	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
IRELAND	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	U	0
	Items associated with particularly high risk	0	0	U	U	U	0	U	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	, i i i i i i i i i i i i i i i i i i i		Ů				Ū	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			-	0			•	0

 Other exposures
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 Standardised Total
 Total value solution in technical (see the credit coversion factors or credit risk mitigation technical).
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					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	U		U	0	U	
	Corporates	0	0	0		U	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽⁴⁾ Onlianal exosume, unlike: Exosume value, is recorted before takino into account any effect due to credit conversion factors or credit risk mitioaation techniques (e.g., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVMs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Investar

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	/2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	ŏ	0	0		0	0	0	
	Institutions	0	0	0		-	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Organie exposure, welles Exposure welle, en exposure en exposure expos

					Standardis	ed Approach			
			As of 31/1	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	ő	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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Credit Risk - IRB Approach Investar

							IRB Appro	ach					
		As of 31/12/2017 As of 30/06/2018											
		Original I	Original Exposure Exposure Exposure Value ² and Value ² and Value ²										
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,845	0	1,845	647	0	0	1,997	0	1,997	589	0	0
	Corporates	2.467	0	2.467	1.155	0	0	2.736	0	2.736	1.254	0	2
	Corporates - Of Which: Specialised Lending	19	0	19	14	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	27,397	141	27,397	2,994	145	23	27,784	110	27,784	2,924	114	22
	Retail - Secured on real estate property	27.397	141	27.397	2.994	145	23	27.784	110	27.784	2.924	114	22
	Retail - Secured on real estate property - Of White		0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of White	th: non- 27,397	141	27,397	2,994	145	23	27,784	110	27,784	2,924	114	22
	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	176	0	176	653	0		176	0	176	653	0	
	Securitisation	928		928	107		0	860		860	88		0
	Other non credit-obligation assets		_		0						0		4
	IRB Total ed before taking into account any effect due to credit conversion factors or credit risk miti				5,555						5,507		

							IRB Approa	ich					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	sure1	Exposure Value ¹	Risk expo	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	aure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	160	0	160	39	0	0	246	0	246	55	0	0
	Corporates	922	0	922	454	0	0	1,114	0	1,114	560	0	1
	Corporates - Of Which: Specialised Lending	19	0	19	14	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	11,400	69	11,400	622	58	12	11,826	39	11,826	456	31	8
	Retail - Secured on real estate property	11.400	69	11.400	622	58	12	11.826	39	11.826	456	31	8
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-	11,400	69	11,400	622	58	12	11,826	39	11,826	456	31	8
	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	176	0	176	653	0	0	176	0	176	653	0	0
	Securitisation												1
	Other non credit-obligation assets												4
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	/06/2018		
		Original Exp	osure ¹	Exposure	e Risk exposure amount		Value adjustments and	Original	Exposure ¹	Exposure			t Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	323	0	323	88	0	0	403	0	403	81	0	0
	Corporates	449	0	449	185	0	0	463	0	463	185	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	15,964	70	15,964	2,370	86	11	15,927	71	15,927	2,467	83	14
	Retail - Secured on real estate property	15.964	70	15.964	2.370	86	11	15.927	71	15.927	2.467	83	14
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	86	0	0	0	0	0	0	0
INE I HERLANDS	Retail - Secured on real estate property - or which: hon- Retail - Qualifying Revolving	15,964	70	15,964	2,370	86	11	15,927	71	15,927	2,467	83	14
	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: She	0		0	0	0	0	0	0	0		0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	Ŭ	0	0	Ū	Ű	0	Ŭ		Ű	Ū	Ŭ
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Ex	oosure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk expo	sure amount	Value adjustmen and
	(min EUR, %)		Of which: defaulted	Value"		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	156	0	156	73	0	0	267	0	267	86	0	0
	Corporates	361	0	361	164	0	0	364	0	364	148	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	6	0	0	0	6	0	6	0	0	0
	Retail - Secured on real estate property	6	0	6	0	0	0	6	0	6	0	0	0
	Retail - Secured on real estate property - Of Whice		0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Whice	1: non- 6	0	6	0	0	0	6	0	6	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 Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												-
	IRB Total ported before taking into account any effect due to credit conversion factors or credit risk mitig												



Credit Risk - IRB Approach

Investar

							IRB Appro	ach					
				As of 31/12	2017					As of 30,	06/2018		
		Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments	Original Exposure ¹		Exposure	e Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13	0	13	12	0	0	22	0	22	19	0	0
	Corporates	72	0	72	41	0	0	91	0	91	51	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	1	2	0	0	0	2	1	2	0	0	0
	Retail - Secured on real estate property	2	1	2	0	0	0	2	1	2	0	0	0
	Retail - Secured on real estate property - Of Which:		0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which:	non- 2	1	2	0	0	0	2	1	2	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	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
			Viginal Exposure ¹ Risk exposure amount Value adjustments Original Exposure ¹ Exposure Risk exposure amount											
			Original Exp	osure1	Exposure Value ¹	Risk expo	ure amount		Original	Exposure ¹	Exposure Value ¹	Risk expo	aure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut	ions	226	0	226	120	0	0	254	0	254	127	0	0
	Corpora		80	0	80	28	0	0	123	0	123	42	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		2	0	2	0	0	0	2	0	2	0	0	0
		Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-	2	0	2	0	0	0	2	0	2	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		0	0	0	0	0	0	0	0	0	0	0	0
	Securiti													
		on credit-obligation assets												
icinal exposure. unlike Exposure value, is report	IRB Tot	al												

			IRB Approach Second 31/12/2017 Conglinal Exposure* Exposure Original Exposure* Exposure Value* Original Exposure* Value* Original Exposure* Risk exposure amount and original Exposure* Risk exposure amount original Exposure* Value* V												
					As of 31/12,	2017					As of 30/	06/2018			
			Original Expo	sure1		Risk expos	ure amount	adjustments	Original	Exposure ¹		Risk expo	sure amount	adjustment	
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted			Of which: defaulted	Value		Of which: defaulted		
	Central banks	and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates		12	0	12	5	0	0	12	0	12	5	0	0	
		orates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
		orates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	
	Reta	ail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
IRELAND		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	
		ail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Reta	ail - 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		0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation														
		lit-obligation assets												-	
	IRB Total														

							IRB Approa	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-	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	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
iginal exposure, unlike Exposure value, is reported l	IRB Total												



Credit Risk - IRB Approach Investar

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti	ions	0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-	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
	E and the s	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitie		0	0	0	0	0	0	0	0	0	0	0	0
		sation on credit-obligation assets												
	IRB Tot	al into account any effect due to credit conversion factors or credit risk mitigation techn												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: no	1- 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	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												1

		Unginal Exposure Exposure Kask Exposure adjustments adjustments adjustments Value ¹ value ¹													
				As of 31/12,	/2017					As of 30/	06/2018				
		Original Exp	osure1		Risk expo	sure amount	adjustments	Original	Exposure ¹		Risk expo	sure amount	Value adjustments		
	(min EUR, %)			Value*						Value*			provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	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	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0		
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: no	n= 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	0	0	0	0	0	0	0	0	0	0	0	0		
	Securitisation														
	Other non credit-obligation assets														
	IRB Total														

Sovereign Exposure

Investar

(min EUR)									As of 31	/12/2017								
				Memo: brea	kdown by acco	ounting portf	olio											
Country / Region	Financial as	ssets: Carrying	Amount	Held for			Designated at fair value			Available-for-			Loans and			Held-to-		
		of which: loans and advances	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	3,282.9	207.9	3,075.0	0.0	0.0	0.0	0.0	0.0	0.0	2,629.9	0.0	2,629.9	207.9	207.9	0.0	445.1	0.0	445.1
Austria	101.4	0.0	101.4				•											
Belgium	1,992.8	207.9	1,784.9															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus Czech Republic	58.3	0.0	58.3															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	11.5	0.0	11.5															
	50.0																	
Germany		0.0	50.0															
Greece	0.0	0.0	0.0															
Hungary Ireland		0.0	332.5															
	332.5	0.0	0.0															
Italy Latvia	0.0 63.8	0.0	63.8															
Lithuania		0.0	52.4															
Lichuania Luxembourg	52.4 0.0	0.0	0.0															
Maita	0.0	0.0	0.0															
Marca Netherlands	20.5	0.0	20.5															
Poland	148.0	0.0	148.0															
Portugal	0.0	0.0	0.0															
Romania	33.0	0.0	33.0															
Slovakia	0.0	0.0	64.7															
Slovenia Spain	64.7 272.2	0.0	272.2															
Spain Sweden																		
Sweden United Kingdom	25.2	0.0	25.2															
Iceland	32.2	0.0	32.2															
Liceland	32.2	0.0	32.2															
	0.0	0.0	0.0															
Norway Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Australia Canada	0.0	0.0	0.0															
Canada China	0.0	0.0	0.0															
China Hong Kong	0.0	0.0	0.0															
	0.0	0.0	0.0															
Japan U.S.	0.0	0.0	0.0															
U.S. Other advanced economies non EEA	0.0	0.0	0.0															
Other advanced economies non EEA Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA Middle East	0.0	0.0	0.0															
Latin America and the Caribbean Africa	7.6	0.0	7.6															
	0.0	0.0	0.0															
Others	11.5	0.0	11.5															

Others Mote: Information disclosed in this template is sourced from FINREP templates F 20 and F 04. The information opcourse to "General powerments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Revicas: Other advanced non EEA: Israel, Korea, New Zealand,, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Defined East: Bain, Dibout, Russia, San Marino, Singapore and Taiwan. Latin America: Agentina, Beiter, Beit

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP (3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



2018 EU-wide Transparency Exercise

		Investar					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					1			Derivatives with pos	sitive fair value	Derivatives with	n 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] [2Y - 2Y] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	0	0	0	0	0	0	Ŏ	0	Ő	0	0	0	176
[0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													

2018 EU-wide Transparency Exercise

		Investar					As of 30/06/2018	3						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sł	eet exposures	
								Derivatives with pos	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	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	0												
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 0 0 0 0 0 0 0 0												10
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													

2018 EU-wide Transparency Exercise

		Investar					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
				[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	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	Italy													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
10041 [0 - 3M [[3M - 1Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Poland													

2018 EU-wide Transparency Exercise

		Investar					As of 30/06/2018	3						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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	Portugal													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
10031 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	United Kingdom													

2018 EU-wide Transparency Exercise

		Investar					As of 30/06/2018	}						
						Dire	ct exposures							
	(min EUR)		-	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					I	I		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	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	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													
10031 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	Japan													

2018 EU-wide Transparency Exercise

		Investar					As of 30/06/2018	1						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [3Y - 3Y] [5Y - 10Y] [10Y - more Total	Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	9

General governments exposures by country of the counterparty

		Investar												
							As of 30/06/2018	3						
	Direct exposures													
				On balance sl	Derivatives				Off balance sheet					
	(min EUR)													
								Off-balance sheet exposures						
				Derivatives with positive fair value		Derivatives with negative fair value								
								Derivatives with positive fail value						
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-	non-derivative financial											exposure amount
		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: Einandial accete at					Nominar	FIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
						comprenentitie meanie								
1 0 - 3M [
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]														
[3Y - 5Y]	Africa													
[10Y - more Total														
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y]	Others	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	8
Total		1 0	0	0	0	0	0	0	0	0	0	0	0	. 8

Notes and definitions 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 consoleration as sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (2) The exposures is not available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (3) The latest disclose the exposures to the "Finical all acids is determined to an horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the other than a horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have expendent to other the advantage of the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have expendent to other the advantage of the disclosed through the aggregate "Others". (4) The disclose the exposures is only available for the disclosed through the advantage of the disclosed through the advantage of the disclosed through the advantage of the disclosed the exposures is only available of the disclosed the exposures is only available of the disclosed the exposures is the exposure is the individed in the column. This ison disclose the exposures is counterparts (after than sovereign) with full or partial government guarantees by certical, exposures to be individed in the column. This ison does not individe exposures to be individed in the column. This ison does not include exposures to counterparts (after than sovereign) with full or partial government guarantee

(3) Realian Contrins not reported separately in the interported separately metrics. Begions: Other advanced non EEA: Issuel, Korea. New Zealand, Russia. San Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE Non EeA: Abana, Bairna Differ CEE





Performing and non-performing exposures

Investar

	As of 31/12/2017							As of 30/06/2018							
		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	Gross carry		ying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	
		Of which performing but past due >30		1-performing ¹	performing ¹ On performing exposures ²		guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures	
(min EUR)		days and <=90 days		Of which: defaulted	caposares	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³		
Debt securities (including at amortised cost and fair value)	8,373	0	0	0	0	0	0	8,236	0	0	0	3	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	3,075	0	0	0	0	0	0	2,768	0	0	0	0	0	0	
Credit institutions	1,848	0	0	0	0	0	0	1,855	0	0	0	0	0	0	
Other financial corporations	1,702	0	0	0	0	0	0	1,716	0	0	0	0	0	0	
Non-financial corporations	1,749	0	0	0	0	0	0	1,897	0	0	0	1	0	0	
Loans and advances(including at amortised cost and fair value)	28,685	133	144	144	6	20	122	30,387	105	136	136	11	16	116	
Central banks	949	0	0	0	0	0	0	1,742	0	0	0	0	0	0	
General governments	208	0	0	0	0	0	0	222	0	0	0	0	0	0	
Credit institutions	89	0	0	0	0	0	0	88	0	0	0	0	0	0	
Other financial corporations	132	1	0	0	0	0	0	223	0	1	1	0	0	1	
Non-financial corporations	178	1	2	2	0	1	1	192	1	2	2	0	1	1	
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	27,128	131	141	141	6	19	121	27,920	105	133	133	11	16	114	
DEBT INSTRUMENTS other than HFT	37,058	133	144	144	6	20	122	38,623	105	136	136	14	16	116	
OFF-BALANCE SHEET EXPOSURES	2,322		0	0	0	0	0	1,925		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

(1) Institutions 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)

(1) 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 860/2014 - 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 in diversions are generally reported with a positive sign.



Forborne exposures

Investar

			As of 31/12/2017			As of 30/06/2018							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	Gross carrying amount of exposures with forbearance measures		Accumulated impairme changes in fair value d provisions for exposu measures ²	Collateral and financial				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
(min 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			
	0	Ŭ	0		0	-	0	<u> </u>	0	0			
General governments	U	0	U	0	U	0	U	0	U	U			
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)	76	38	3	3	70	76	39	4	3	69			
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	76	38	3	3	70	76	39	4	3	69			
DEBT INSTRUMENTS other than HFT	76	38	3	3	70	76	39	4	3	69			
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

¹ The the estimation of tooline subcauses please test or of the optimization multiple state and the optimization is disclosed with a provision of the estimation of tooline subcauses, please test or of the optimization and the optimization