

Bank Name	All other banks
LEI Code	xxxxxxxxxxxxxxx
Country Code	ОТ



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	80,969	34,636	72,622	27,663	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	80,155	34,030	72,167	27,277	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	87,223	35,866	77,875	28,406	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	86,410	35,260	77,420	28,020	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	104,812	44,879	90,896	33,744	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	104,217	44,482	90,699	33,618	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	436,293	185,401	418,340	144,465	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	436,271	185,426	418,562	144,712	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.56%	18.68%	17.36%	19.15%	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	18.37%	18.35%	17.24%	18.85%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.99%	19.35%	18.62%	19.66%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.81%	19.02%	18.50%	19.36%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.02%	24.21%	21.73%	23.36%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.89%	23.99%	21.67%	23.23%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,308,761	551,721	1,132,521	461,760	C 47.00 (r0300,c0010)	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	6.65%	6.43%	6.86%	6.11%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	87,049	35,466	77,657	28,195	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	86,030	34,662	77,245	27,831	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,308,761	551,721	1,132,521	461,760	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,308,301	551,353	1,132,110	461,418	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.65%	6.43%	6.86%	6.11%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.58%	6.29%	6.82%	6.03%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital All other banks

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	104,812	44,879	90,896	33,744	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	80,969	34,636	72,622	27,663	C 01.00 (10020.c0010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	43,191	30,717	36,996	23,224	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained comings	55,809	18,395	54,328	19,834	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-821	66	-792	-236	C 01.00 (r0180.c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CRR
	A1.4	Other Reserves	-13,847	-13,391	-14,883	-14,271	C 01.00 (10200.c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	-13,047	13,391	-14,003	14,271	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (ii) or USR Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
			0		0	0	C 01.00 (10230.c0010)	Articles 94 of CSR. Articles 94 of CSR.
	A.1.6	Minority interest given recognition in CET1 capital		0			, , , , , , ,	
	A.1.7 A.1.8	Adjustments to CET1 due to prudential filters (-) Infanoible assets (including Goodwill)	-418 -1,288	-296 -559	-304 -986	-153 -451	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (i) of CIRR Articles 4(113), 36(1) point (b) and 37 of CIRR. Articles 4(115), 36(1) point (b) and 37 point (a) of
	A.1.9	0,,,	-1,288	-559	-309	-151	(r0340,c0000) C 0s 00 (r0330 r0010)	COR
		(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs					C 01.00 (+03/0,00010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-319	-17	-143	-17	, , , , , , ,	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-73	-97	-99	-87	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 05.00 (r0440,c0050)	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	-60	-37	-54	-44	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	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) (ii) and 379(7) of CRR; Articles 36(1) point (k) (iv) and 153(4) of CRR. 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-60	-37	-54	-44	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	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	0	0	0	C 01.00 (r0490,c0010)	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	-128	-144	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-81	-28	-106	-37	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-1,040	-71	-865	-35	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-375	-371	-574	-358	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	761	547	413	365	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	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	761	547	413	365	C 01.00 (r0520,±0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,255	1,231	5,253	744	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,997	974	5,253	744	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r06804,c0010) + C 01.00 (r0704,c0010) + C 01.00 (r0716,c0010) + C 0.100 (r0704,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	258	257	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	87,223	35,866	77,875	28,406	C 0s.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	17,589	9,013	13,021	5,338	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	17,297	8,590	12,759	5,080	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		355	392	435	433	$\begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c0010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 05.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 05.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-64	30	-173	-175	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	436,293	185,401	418,340	144,465	C 02.00 (+0010,±0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	81	37	-178	-228	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.56%	18.68%	17.36%	19.15%	CA3 (1)	-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.99%	19.35%	18.62%	19.66%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	24.02%	24.21%	21.73%	23.36%	CA3 (5) [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-	
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	80,208	34,089	72,210	27,298	A.4.3.01.011	-
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.39%	18.39%	17.25%	18.87%	[D.1]/[8-8.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	813	606	455	386	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-218	-209	-259	-260	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	22	-25	-222	-247	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re- sed on the formulae stated in column "COREP CORE" – please note that this might lead to difference to full						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments 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" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RW	/As		1
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	325,297	149,712	283,856	111,155	C 02.00 (10040, c0010) -{C 02.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0260, s001) + C 08.01 (10040, c0260, c0260, c0260, s001) + C 08.01 (10040, c0260, s002) + C 08.01 (10050, c0260, s002), + C 08.01 (10060, c0260, s002) + C 08.01 (10060, c0260, s002), + C 08.01 (10060, c0260, s002)
Of which the standardised approach	99,422	70,585	59,572	35,234	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	64,737	62,635	64,800	61,226	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	134,406	11,872	131,995	10,665	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	12,237	2,425	12,674	2,566	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	16,669	8,745	13,369	7,252	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, s002)
Credit valuation adjustment - CVA	7,170	2,429	5,898	2,301	C 02.00 (r0640, c0010)
Settlement risk	0	0	38	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	5,372	2,118	5,350	1,998	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	14,682	8,720	16,750	11,612	C 02.00 (r0520, c0010)
Of which the standardised approach	8,108	5,221	7,889	5,660	C 02.00 (r0530, c0010)
Of which IMA	6,574	3,499	8,862	5,952	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c801)*12.5+C 20.00 (r0010,c945)*12.5+MAN(C 24.00(r0010, c0090),C 24.00(r0010,c1100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	43,840	12,284	40,189	8,799	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,623	2,979	549	1,155	C 02.00 (10600, c0010)
Of which standardised approach	12,002	9,304	10,311	7,644	C 02.00 (r0610, c0010)
Of which advanced measurement approach	28,215	0	29,330	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	23,263	1,393	52,889	1,347	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	436,293	185,401	418,340	144,465	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1,1314 1	8,399 216 4,438 5,413 623 1,036 0 31 767 13 433 72 513 196 211 4,706	6,999 319 1,672 5,807 433 491 0 47 514 -19 287 -16 229 79
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Section Sect	1,036 0 31 767 13 -83 72 513 196 211 4,706	491 0 47 514 -19 287 -16 229
(in which dest securities issued expenses) (5,130 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000	0 31 767 13 -83 72 513 196 211 4,706	0 47 514 -19 287 -16 229
Expenses on share capital capyagelie on demand) 0 0 0 131	31 767 13 -83 72 513 196 211 4,706	47 514 -19 287 -16 229 79
Net Fie and commission income Gains or (2) losses on financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, and liabilities held for trading, net. Gains or (2) losses on financial assets and liabilities af fair value through profit or loss, and of non financial assets, and liabilities af fair value through profit or loss, net. 296 Gains or (2) losses on financial assets and liabilities af fair value through profit or loss, net. 297 Gains or (3) losses on financial assets and liabilities af fair value through profit or loss, net. 298 Gains or (3) losses on financial assets and liabilities af fair value through profit or loss, net. 299 Gains or (3) losses on financial assets and liabilities af fair value through profit or loss, net. 290 Gains or (3) losses on financial assets and liabilities af fair value through profit or loss, net. 290 Gains or (3) losses on financial assets and liabilities af fair value through profit or loss, and of non financial assets and liabilities af fair value through profit or loss, and of non financial assets and liabilities af fair value through profit or loss, and of non financial assets and liabilities af fair value through profit or loss, and of non financial assets and liabilities af fair value through profit or loss, and of non financial assets and liabilities af fair value through profit or loss, and of non financial assets and liabilities af fair value through profit or loss. 290 310 310 310 311 311 312 313 314 315 316 317 317 317 317 318 319 319 319 319 319 310 310 311 311	767 13 -83 72 513 196 211 4,706	514 -19 287 -16 229 79
Net Fies and commission income Gains or (2) losses on derecognition of financial assets and liabilities held for trading, net. Gains or (2) losses on financial assets and liabilities held for trading, net. Gains or (2) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities at fair value through profit or loss, and of non financial assets and liabilities at fair value through profit or loss, and of non financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) losses on financial assets and liabilities held for trading, net. Gains or (3) loss	13 -83 72 513 196 211 4,706	-19 287 -16 229 79
Gains or (c) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and self-like in the common of com	-83 72 513 196 211 4,706	287 -16 229 79
Gains or () losses on financial assets and liabilities at fair value through profit or loss, net Gains or () losses from hedge accounting, net 250 -118 Exchange differences (gain or () loss), net 255 156 Net other operating income (popenses) 1023 -42 107AL OPERATIO INCOME, NET 24,184 4,228 (Administrative expenses) 12,861 (Cash contributions to resolution funds and deposit guarantee schemes) 12,297 207 (Depreciation) 859 231 Modification gains or () losses, net (Provisions or () reversal of provisions) (Commitments and guarantees given) (Commitments and guarantees given) 0 (Other provisions)	72 513 196 211 4,706	-16 229 79
Gains or (-) losses from hedge accounting, net Gains or (-) losses from hedge accounting, net Exchange differences (gain or (-) loss), net Exchange differen	513 196 211 4,706	229 79
Gains or (-) losses from hedge accounting, net 250	196 211 4,706	79
Exchange differences (gain or (*) loss), net 255 156	211 4,706	
Net other operating income (Corpenses) 1,023 42	4,706	47
TOTAL OPERATING INCOME, NET 24,194 4,228 Administrative expenses) 12,861 2,661 Cash contributions to resolution funds and depost guarantee schemes) 12,97 207 (Deprecation) 859 231 Modification gains or (-) losses, net 6 6 6 (Provisions or (-) reversal of provisions) -71 -7 (Payment commitments to resolution funds and depost guarantee schemes) 0 0 (Commitments and guarantees given) 1175 -3-22 (Other provisions) 104 25 Of which pending legal issues and tax litigation ¹ 0 -54 Of which restructuring ¹ 0 -17		4/
Costs contributions to resolution funds and deposit guarantee schemes) 1,297 207 (Depreciation) 859 231 Modification gains or (-) losses, net 6 6 6 (Provisions or (-) reversal of provisions) -71 -7 (Payment commitments to resolution funds and deposit guarantee schemes) 0 0 (Commitments and guarantees given) 1175 -3-22 (Other provisions) 104 25 Of which pending legal issues and tax litigation ¹ 0 -54 Of which restructuring ¹ 0 -17		2,320
Obspreciation 859 231	2,281	1,268
Modification gains or (·) losses, net 6 6 (Provisions or (·) reversal of provisions) -71 -7 (Payment commitments to resolution funds and deposit guarantee schemes) 0 0 (Commitments and guarantees given) -175 -32 (Other provisions) 104 25 Of which pending legal issues and tax itigation ¹ 0 -54 Of which restructuring ¹ 0 -17	573	252
Modification gains or (·) losses, net 6 6 6 (Provisions or (·) reversal of provisions) -71 -7 (Payment commitments to recommitments to recommitments and guarantees schemes) 0 0 (Commitments and guarantees given) -175 -32 (Other provisions) 104 25 Of which pending legal issues and tax itigation ¹ 0 -54 Of which restructuring ¹ 0 -17	129	102
(Provisions or (-) reversal of provisions) -71 -7 (Psyment commitments to resolution funds and deposit guarantee schemes) 0 0 (Commitments and guarantees given) 1175 -322 (Other provisions) 104 25 Of which pending legal issues and tax litigation ¹ 0 -54 Of which restructuring ¹ 0 -17	-27	0
Payment commitments to resolution funds and deposit guarantee schemes 0 0 0 0	54	-29
(Commitments and guarantees given) (Other provisions) 104 25 Of which pending legal issues and tax litigation ¹ 0 0 1-17 Of which restructuring ¹ 0 1-17	64	0
(Other provisions) 104 25 Of which pending legal issues and tax litigation ¹ 0 -54 Of which restructuring ¹ 0 0 -17	-20	-46
Of which restructuring 0 -17	10	18
	0	0
	0	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)	299	121
(Financial assets at fair value through other comprehensive income)	1	2
(Financial assets at amortised cost)	298	119
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) 25	-1	1
(of which Goodwill) 0 0	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 504	69	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 9	3	3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 10,353 675	1,416	609
PROFIT OR (·) LOSS AFTER TAX FROM CONTINUUNG OPERATIONS 7,679 176	1,084	443
Profit or (-) loss after tax from discontinued operations 45 -649	0	0
PROFIT OR (-) LOSS FOR THE YEAR 7,724 -473	1,084	443
Of which attributable to owners of the parent 7,591 -474 If Information amplities own as of only the parent	1.063	443

⁽i) Information available only as of end of the year

(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)	ı	As of 30/09/20	21			As of 31,	/12/2021			As of 31,	03/2022			As of 30	06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierard	chy		Fa	ir value hierar	chy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	281,217				65,937				298,678				97,726				IAS 1.54 (i)
Financial assets held for trading	77,872	4,725	70,602	2,545	49,774	1,155	46,324	2,296	69,545	5,035	61,982	2,528	45,180	1,707	41,882	1,592	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6,376	20	2,880	3,477	3,312	0	2,037	1,275	5,095	13	2,240	2,842	2,268	185	1,302	780	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	5,957	134	5,651	172	4,043	15	4,027	0	2,662	105	2,556	0	1,378	15	1,364	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	64,428	46,734	16,667	1,027	36,851	20,427	15,721	704	58,629	40,797	16,973	859	35,984	21,626	13,740	617	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	923,059				261,788				871,867				246,274				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	10,092	0	10,016	76	2,115	0	2,043	73	8,231	0	8,165	65	2,106	0	2,042	64	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	21,449				1,005				4,081				-14				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	29,495				14,959				27,447				8,331				
TOTAL ASSETS	1,419,945				439,786				1,346,235				439,232				IAS 1.9(a), IG 6

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

(min	EUR)		ı	ls of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 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	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	58,752	107	0	-9	0	0	31,886	7	0	-3	0	0	53,606	7	0	-7	0	0	31,612	6	0	-3	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	4,318	932	33	0	-12	-8	4,077	836	31	0	-12	-3	3,963	821	29	0	-12	-3	3,545	779	29	0	-13	-3	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	41,633	6,188	40	-13	-144	-9	30,602	5,485	144	-10	-50	-65	39,394	5,377	140	-6	-50	-64	28,215	5,015	131	-11	-49	-65	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	796,132	70,977	14,644	-732	-1,721	-4,078	189,876	35,479	2,321	-197	-993	-931	738,816	82,595	11,178	-520	-1,941	-3,161	147,450	65,559	1,538	-58	-885	-660	Annex V.Part 1.32, 44(a)

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

⁽P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

All other banks

(mln EUR)

		Carrying	amount .		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	54,821	32,751	50,977	32,619	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	12,095	6,535	8,571	4,240	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,218,894	343,039	1,169,490	364,141	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	37,322	19,075	28,237	11,754	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,731	12	-970	-1,874	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,436	2,904	3,550	1,719	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,242	475	1,522	385	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	10,385	3,089	9,875	2,886	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	6,742	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,339,926	414,621	1,271,252	415,870	IAS 1.9(b);IG 6
TOTAL EQUITY	80,019	25,165	74,983	23,363	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,419,945	439,786	1,346,235	439,232	IAS 1.IG6

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



Breakdown of liabilities

All other banks

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		81,206	43,395	69,577	36,641	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	16	7	3	22	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	3,986	1,727	3,029	1,235	Annex V.Part 1.31
	Central banks	124,106	33,174	124,063	35,330	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2,817	0	3,659	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	25,321	12,299	30,965	21,899	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	11,313	5,850	9,551	4,857	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	102,703	64,683	104,202	77,695	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	19,251	7,450	17,924	12,340	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	121,424	51,269	121,885	61,401	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	57,882	22,691	58,528	30,367	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	171,457	44,856	169,153	41,058	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	102,675	31,064	106,544	30,153	ECB/2013/33 Annex 2.Part 2.9.1
	Households	311,149	42,400	269,707	31,884	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	68,960	23,932	64,373	25,492	Annex V.Part 1.42(f), 44(c)
Debt securities issued		380,797	107,493	364,163	105,541	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	18,148	6,615	14,289	4,114	Annex V.Part 1.37
Other financial liabilities		966	97	526	48	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,323,131	401,400	1,257,275	412,754	



2022 EU-wide Transparency Exercise Market Risk All other banks

									All ouler	DdllKS												
	SA					3	EM									IM		<i> </i>				
			VaR (Memora	ndum item)	STRESSED VaR (Memorandum item)	AND MIC	ENTAL DEFAULT GRATION RISK FAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	TAL CHARGE		VaR (Memor	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU MIGRAT	MENTAL ILT AND ION RISK L CHARGE	ALL PRICE	RISKS CAPITA FOR CTP		
(min 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	E FLOOR	12 WEEKS AVERAGE MEASURE	MEACURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	MEACURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	/09/2021									As of 31/1	2/2021					
raded Debt Instruments	3,728	3,457	66	22	404	111							32	9	252	80						
Of which: General risk Of which: Specific risk	383	310	33	9	228	65							32	9	252	80						i i
Or Wnich: Specific risk puities	3,343 154	3,124 160	11	0	27	0							10	0	22	0						i i
Of which: General risk	7	10	11	3	27	9							10	3	32	9						i i
Of which: Specific risk	147	150	0	0	0	0							0	0	0	0		4				i /
oreign exchange risk	1,318	1,333	2	0	10	1							0	0	0	0		4				i /
Commodities risk Fotal	2,724 7.924	175 5.123	5 65	2	20 412	112	49	43	0	0	0	6.574	34	0	246	0	0	0	^	0	_	2.400
otai			0.5	22	412		*	45				0,374	34	,	240			<u> </u>	· ·			3,499
	As of 31/03/2022	As of 30/06/2022				As of 31	/03/2022									As of 30/0	6/2022					
raded Debt Instruments	3,608	3,438	114	28	529	152							85	19	401	70						
Of which: General risk	38	51	45	15	304	92							85	19	401	70						
Of which: Specific risk	3,570	3,387	0	0	0	0							0	0	0	0						
auities	284	424	16	4	55	16							25	6	98	25						
Of which: General risk	0	0	16	4	55	16							25	6	98	25						1
Of which: Specific risk	284	424	0	0	0	0							0	0	0	0						
oreign exchange risk	1,340 2,603	1,532 122	2	0	5	1							0	0	0	0						
ommodities risk	2,603	122	9	2	12	4							0	0	0	1 0						4

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.



EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach All other banks

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(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	155,887	257,312	2,527		91,843	93,060	449	
	Regional governments or local authorities	78,194	84,240	4,429		20,649	22,535	4,063	
	Public sector entities	65,333	10,506	2,674		7,936	6,298	2,116	
	Multilateral Development Banks	910	1,016	9		103	207	18	
	International Organisations	2,219	2,219	0		0	0	0	
	Institutions	129,317	97,352	14,741		111,932 66,224	82,196	10,495	
	Corporates	152,745 22,338	69,918 6.113	57,781 5.033		4,914	47,494 2,989	38,825 2,488	
	of which: SME Retail	22,338 21,692	6,113 15.249	5,033 10.416		4,914 16.494	2,989	2,488 7,704	
	Retail of which: SME	21,692 8.758	15,249	10,416		16,494 5.401	3,777	7,704 2,160	
Consolidated data	or which: SME Secured by mortugues on immovable property	11.204	10.487	4,017		8,764	8.621	3,111	
	of which: SMF	2.261	1,979	806		1.042	1.014	357	
	Evensures in default	3,385	1,961	2,305	1.117	2,128	1,272	1.515	744
	Items associated with particularly high risk	825	735	1.102	1,117	794	683	1,025	741
	Covered bands	23.640	23.639	2,550		21.219	21.219	2,347	
	Claims on institutions and comprehes with a ST credit assessment	1,445	1,404	507		966	959	209	
	Collective investments undertakings (CIU)	65	65	52		75	75	57	
	Equity	294	291	519		259	256	496	
	Other exposures	19,332	19,459	3,883		3,316	3,332	2,462	
	Standardised Total ²	666,487	595,853	107,514	1,668	352,701	299,383	74,889	1,176

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(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	12.262	12,491			11.170	11,470		
	Central governments or central banks Regional governments or local authorities	12,262	1,352			177	1,027	1	
	Regional governments or local authorities Public sector entities	2.149	1,129	92		1,329	375	20	
	Public sector entities Multilateral Development Banks	2,149	1,129	92		1,329	3/3	70	
	International Organisations	0				0			
	Institutions	42.699	39.224	852		43,507	37,873	414	
	Corporates	9,329	6,651	4.432		8,954	6.668	4.422	
	of which: SME	2,543	1,337	1,062		2,598	1,377	1,099	
	Potail	10,563	7,072	4,821		10,477	6,984	4,763	
	of which: SMF	3,557	2,806	1,622		3,405	2,659		
GERMANY	Secured by mortgages on immovable property	4,084	4,077	1.412		4,093	4.086	1,413	
	of which: SME	421	419	119		442	440	127	
	Exposures in default	247	93	113	109	233	88	111	102
	Items associated with particularly high risk	8	8	12		24	16	25	
1	Covered bonds	423	423	3		15	15	0	
1	Claims on institutions and corporates with a ST credit assessment	98	92	41		51	51	18	
1	Collective investments undertakings (CIU)	32	32	32		43	43	37	
1	Equity	0	0	0		0	0	0	
1	Other exposures	314	314	312		197	197	180	
	Standardised Total ²				163				150

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min PID %),	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		
UNITED STATES	Control development or control tasked Activation of common and a board arthrofiles Activation of control and a board arthrofiles Activation of Condensate Banks Controlled Activation of Condensate Banks Activation of Condensate Banks Activation of Condensate Banks Activation of Condensate Banks Conden	674 1,521 27 97 90 13,343 6,013 19 197 23 389 149 149 17 7 7 0 119 129	7288 1.521 255 99 99 36,105 2,975 11 155 388 148 0 9 7 7 0 131 131 43	0 631 631 631 631 631 631 631 631 631 631	1	398 1,128 194 0 0 47,125 7 6 1 137 0 2 0 2 36 4 36	4575 1,128 1899 1899 1899 1899 1899 1899 1899 1	1 433 39 39 0 0 0 0 6.510 52 52 52 52 52 52 52 52 52 52 52 52 52			
	Other evangures Standardised Total ²	377	377	377	48	78		. 78	43		

**Copied agency, with Exposure wasks is special shared using a second or of order or of the contract of the co

			As of 20/		Standardised Approach									
			A3 01 30)	09/2021		As of 31/12/2021								
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Region Public Multila Intern Institu Coppr of w	ral governments or contral basics is accident professional professiona	13,278 1,677 2,800 0 0 9,400 5,578	13,654 2,235 2,489 0 3,934 4,230 46	2 447 267 0 949 3,702 38		12,005 1,461 1,796 0 0 7,095 4,786 52	12,161 1,977 1,718 0 0 1,793 3,850 41	1 395 258 0 0 479 3,438						
FRANCE Secure of w Exposs Items Covere Claims Collect Equity Other	undici 39E end be monovable property which 39E end be mortaspes on immovable property which; 39E end be more since feature associated with carticularly high risk read looks! end looks on institutions and corecestes with a 5T credit assessment ethic involvement would be seen institutions and corecestes with a 5T credit assessment ethic involvement would restrict and corecestes with a 5T credit assessment ethic involvement would restrict and core are and core	72 63 184 0 206 7 21,112 132 2 0 0 29	68 62 183 0 141 6 21,112 126 2 0 0 29	43 40 65 0 200 10 2,337 31 3 0 0 28	24	8 2 196 0 160 8 21,173 120 12 0 35	5 1 196 0 135 8 21,173 120 2 2 3 3 3	4 0 69 0 192 12 2,343 25 2 2 3 3 3 3 3	23					

				interparty excludes those for se	curtisation exposures, additiona	il valuation adjustments (AVAs)	(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 confert and adjustments and adjustments.									
					Standardisc	ed Approach										
			As of 30,	09/2021			As of 31	/12/2021								
	(rein 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							
UNITED KINGDOM	Control commentation control about 2004. Solid commentation of cold authorities Facility and cold authorities Facility and cold authorities Controlled Contro	16 7,447 1,154 13 24,899 22 151 61 311 0 9 48 339 32 1 1 1 2	16 7,447 1,118 13 3,386 16,142 253 660 007 0 01 43 48 339 29 1	19 1,516 417 0 1,378 10,438 19 37 77 10 0 0 0 1,378 11 11 11 12		111 8,005 975 0 0 1,552 20,641 5 5 152 177 2,27 2,42 3,8 0 0 2,6 1 1,0	11 8,005 960 0 1,666 11,038 12,038 13,333 22,2 2,2 30,6 6,6 1,6 1,6 1,6 1,6 1,6 1,6 1,6 1,6 1	355 0 0 8000 8,195 11 11 12 22 54 0 6								
	Other exposures Standardised Total ²	88	88	88	69	51	51	51	70							



EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach All other banks

					Standardisc	d Approach					
			As of 30,	09/2021			As of 31	/12/2021			
	(min EUR, %)	Original Exposure ³	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	209	209	2		117	117				
	Regional governments or local authorities	1	1	1		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	264	257	112		87	55	26			
	Corporates	2,439	1,463	1,456 267		1,987 371	1,055 268	1,062			
	of which: SME Retail	436 298	303 293	267		3/1	268	240			
	of which: SME	290	293	209		3					
IRELAND	Secured by mortugues on immovable property	79	76	55		95	93	60			
	of which: SME	,,	,0	0		0		0.00			
	Exposures in default	34	16	22	14	31	10	11	17		
	Items associated with particularly high risk	0	0	0		6	5	8			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	34	34	17		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	1		0	0	1			
	Other exposures	72	72	33		35	35	15			
	Standardised Total ²				22				21		
		(x) Original exposure, unlike Exp	posure value, is reported before	takino into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.o. substitution effects)				

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
			As of 30	09/2021			As of 31,	/12/2021		
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Other Countries	Contral conveniences or contral salessis Resident Convenience to Levi atthroffice Resident Convenience to Levi atthroffice Resident Convenience to Levi atthroffice Convenience Convenience Resident Convenience Resid	3 0 0 545 81 223 16 0 0 0 0 0 0 0 0 0	3 0 0 81 81 161 3 3 0 0 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 151 24 0 0 0 0 0 0 0 0 0 0 0 0 192 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 83 0 121 47 7 0 0 0 0 0 0 1 1 1 0 0 0 0 0 1 1 1 1	0 0 1699 95 45 0 0 28 0 0 0 1 1 0	0 0 0 0 49 45 0 0 0 0 0 0 0 0 0	1	
	Standardised Total ²				0				1	

(1) Chignel exposure, unlike Exposure visios, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (u.g., substitution effects).
(2) Total visios adjustments and provisions per country of counterpainty excludes those for securitisation exposures, additional visitation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2021			As of 31,	12/2021			
	(min-FID %).)	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		
SWEDEN	Coming devertments for coming leading decisional occurrence and votal antifolios produced and common tracks for the common tracks for the common tracks for short tracks of which 10% for which 10	9 0 0 0 1,267 312 13 13 12 2 2 1 1 1 1 1 1 1 1 1 1 1	9 0 0 0 318 221 122 122 122 123 13 13 13 11 11 10 10	0 0 0 0 55 208 8 7 7 7 1 1 0 0 2 2 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	0 0 0 0,090 2222 8 1 0 4 0 0 3 2 2 1 0 8	0 0 0 2355 1666 3 0 0 4 4 4 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0	0 0 0 51 168 3 0 0 1 1 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	٥		

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR, %) Central governments or central banks	9,225	9.227	100		8.838	8.838	95	
	Regional governments or local authorities	6,928	7,724	1,552		6.652	6.982	1.395	
	Public sector entities	210	156	156		196	144	144	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	98	98	44		113	113	67	
	Corporates	3,968	2,778	2,761		3,802	3,126	3,101	
	of which: SME	47	25	20		29	4	3	
	Retail	48	46	27		3	1	1	
ITALY	of which: SME	46	45	26		1	0	0	
TIALT	Secured by mortgages on immovable property	46	46	17		47	47	17	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	92	42	49	30	85	37	42	
	Items associated with particularly high risk	43	43	65		52	52	78	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	13	13	13		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	2	
	Eouity	0	0	0		0	0	0	
	Other exposures	106	106	103		110	110	108	
					13				

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	12/2021			
	(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 a		
	Central governments or central banks	6,456	6,462	2		5,836	5,841	2			
	Regional governments or local authorities	277	2,243	1		0	3	1			
	Public sector entities	15	15	3		13	13	3			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	5,755	1,615	367		1,759	304	62			
	Corporates	701	516	489		577	464	439			
	of which: SME	41	17	13		44	11	8			
	Retail	138	114	81		43	20	15			
SWITZERLAND	of which: SME	98	96	67		3	1	1			
SHITT LETTER WITE	Secured by mortgages on immovable property	32	31	11		30	29	10			
	of which: SME	2	2	0		2	2				
	Exposures in default	4	2	2	2			0			
	Items associated with particularly high risk Covered bonds	0		1		1	1	1			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	27	27			12	12	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	27	27	1 3		12	12				
	Collective investments undertakings (CIU) Equity	0									
	Other exposures	13	13	10		8	8	7			
	Other exposures Strandard Foots ²			10	2	ŭ					

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	/09/2021			As of 31,	12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²		
	(min EUR. %) Central governments or central banks	7,628	7,628	13		7,486	7,486	11			
	Regional governments or local authorities	٥	0	0		0	0	0			
	Public sector entities	0 254	0 254	0		0	0				
	Multilateral Development Banks International Organisations	254 1.982	1.982	U		U	0				
	International Organisations Institutions	629	1,982	249		247	159	47			
	Corporates	3.866	2.644	2,644		2.897	2.294	2.312			
	of which: SME	0.000	2,011	2,014		12	0	1,711			
	Retail	1	1	1		1	ō	i i			
LLD/EMBOURG	of which: SME	0	0	0		0	0	0			
LUXEMBOURG	Secured by mortgages on immovable property	1	1	0		1	1	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	3	2	4		3	2	4			
	Items associated with particularly high risk	17	17	26		16	16	23			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	10	10	2		6	6	1			
	Collective investments undertakinos (CIU)	1	1	1		1	1	1			
	Equity	749	724	692		461	433	432			
	Other exposures Strand pulling Total ²	/42	729	092	3	401	433	432			



		Standardised Approach									
			As of 31,	03/2022			As of 30,	06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions		
	(min EUR, %)										
	Central governments or central banks	143,997	241,128	1,953		68,839	69,476	177			
	Regional governments or local authorities	75,217 60,225	78,993	3,798 2,367		16,934 6,673	18,566 5.401	3,321 1.711			
	Public sector entities	60,225 736	10,093 819	2,967		6,6/3	5,401	1,/11			
	Multilateral Development Banks	1,797	1.797			105	103	1			
	International Organisations Institutions	71.111	60,890	6,014		64.995	55,176	3.926			
	Institutions Cornerates	121,218	47.857	36,799		36,895	25,459	18,805			
	of which: SME	21,216	5.205	4,250		2.711	1,555	1.271			
	or which: SME Retail	15.207	10,649	7,125		11,428	6,499	4.413			
	of which: SME	7,109	6,027	3,656		3,296	2,598	1,484			
Consolidated data	Secured by mortnanes on immorable property	7,249	6,659	2,612		8,064	7,790	2,980			
	of which: SMF	1,838	1,596	659		474	472	146			
	Exposures in default	2,668	1,393	1,687	839	1,153	622	749	45		
	Items associated with particularly high risk	353	312	468	023	227	206	309	***		
	Covered honds	2,230	2,229	222		339	339	33			
	Claims on institutions and cornorates with a ST credit assessment	1,338	1,330	318		469	462	93			
	Collective investments undertakings (CIU)	38	38	41		45	45	57			
	Equity	49	49	50		59	59	26			
	Other exposures	7,566	7,556	1,126		1,707	1,297	1,040			
	Standardised Total ²	510,999	471,794	64,580	1.102	217.931	191.582	37,640	985		

					Standardise	d Approach				
			As of 31,	/03/2022			As of 30/	06/2022		
	(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 an provisions ²	
	Control converments or costs of banks Recisional converments or local substrates Public sector entities Mutilizated Develoment Banks International Ovanisations Institutions Converting Converting Recisional Converting Recisional Rec	905 375 2,459 0 0 46,057 8,799 2,730 9,957	1,249 1,238 1,419 0 40,844 6,615 1,470 6,450	0 74 0 0 725 4,171 1,171		76 166 1,174 0 47,031 8,304 1,641 9,495	320 949 389 0 41,403 6,619 1,107 6,155	0 1 74 0 0 549 4,246 878		
GERMANY	Sendor: DES Secured by monitores on immorphic property of selfs; DES Selfs of the s	3,605 4,062 433 210 15 5 5 5 170 32 0	2,836 4,054 431 70 12 55 170 32 0	1,536 1,404 123 87 18 4 34 33 0		3,076 4,141 370 194 0 13 12 33 0	0,133 2,437 4,130 368 66 0 13 12 33 0	1,392 1,437 107 82 0 0 2 33 0 68		
	Standardised Total ³				156					

		excourses. but includes general credit mix adjustments.											
					Standardisc	ed Approach							
			As of 31,	/03/2022			As of 30,	06/2022					
	(min PER %).	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	346	401	0		227	279	0					
	Regional governments or local authorities	1,088	1,088	418		1,098	1,098	421					
	Public sector entities	174	172	36		167	164	34					
	Multilateral Development Banks	76	76	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	1,092	953			800	669	244					
	Corporates	6,473	2,516	1,321		1,754	1,855	817					
	of which: SME	21	12	11		9	1	1					
	Retail	565	548	343		6	3	2					
UNITED STATES	of which: SME	389	388	223		1	0	0					
ONLINED STRINES	Secured by mortgages on immovable property	9	9	3		8	8	3					
	of which: SME		0				0	0					
	Exposures in default	11	9	13	2		0	0					
	Items associated with particularly high risk	2	2	3		1	1	2					
ı	Covered bonds		0				0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0					0	0					
ı	Collective investments undertakings (CIU) Equity						0						
i	Other exposures	3	3	3		3	3	3					
	Standardised Total ²				13				10				

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	12,233	12,595			12,093	12,225		
	Central governments or central banks Regional governments or local authorities	1,451	1,900	380		1343	1,770	354	
	Public sector entities	2,568	2,325	252		1,552	1,485	212	
м	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,558	2,306	501		5,302	1,339	151	
	Corporates	4,681	3,170	2,588		3,478	2,457	2,115	
	of which: SME	29	18	15		29	17	14	
	Retail	89	86	55		7	4	3	
FRANCE	of which: SME	83	82	52		1	0	0	
FRANCE	Secured by mortgages on immovable property	2	2	1		1	1	0	
	of which: SME	٥	0	0	22	0	0	0	
	Exposures in default	155	130	184	23	134	108	152	
	Items associated with particularly high risk							22	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	297	296	30		223 55	223	22	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	90	30	19		33	33	11	
	Collective investments undertakings (CIU) Equity	0	0				0		
	Other exposures	22	27	26		42	42	40	
	Other exposures	37	37	30		42	42	40	

		accounts, but inductes general credit risk attentments.												
					Standardise	d Approach								
			As of 31,	/03/2022			As of 30	06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
UNITED KINGDOM	Comits of control of c	4 6,0,24 954 954 954 954 954 954 954 954 954 95	4 6,824 123 11,758 11,079 56 2 0 34 0 222 4 0 0	2 1,392 302 0 6,492 28 48 48 1 0 35 0 29 1 1 0 0	19	0 0 5,666 903 903 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	5,666 877 0 0 1,204 5,879 2 2 2 19 3 3 0 0 0	0 1,153 320 00 00 00 00 00 00 00 00 00 00 00 00 0						
	Standardised Total ²				70				,					



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Standardised Approach As of 31/03/2022 As of 30/06/2	5/2022				
As of 31/03/2022 As of 30/06/2	6/2022				
	As of 30/06/2022				
provisions*	Value adjustments an provisions ²				
Control of severe mentals of control of the contr	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
extract quisco process (1) Oriental exposure, unifier Exposure value, is reported before takino into account any effect due to credit convenient factors or credit risk mitiration technicous (e.g., substitution effects).					

		cocosses, but inducts consoid credit risk athlistments.												
					Standardise	ed Approach								
			As of 31,	/03/2022			As of 30	06/2022						
	(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					
	(min EUR, %) Central governments or central banks					2,319	2.319	17						
	Regional governments or local authorities	â		i i		46	46							
	Public sector entities	ō	ō	i i		17	17	1						
	Multilateral Development Banks	553	637	0		105	185	1						
	International Organisations	58	58	0		0	0	0						
	Institutions	1	1	0		2,036	2,036	420						
	Corporates	311	311	311		5,051	2,243	1,943						
	of which: SME	0	0	0		101	20	16						
	Retail of which: SMF	u o	U	0		1,541 29	154 13	113						
Other Countries	of which: SME Secured by mortgages on immovable property	u o	U	0		3,475	3.215	1,368						
	of which: SMF	0	0			3,4/3	3,213	1,300						
	Exposures in default	1	0	0	1	43	22	26	18					
	Items associated with particularly high risk	62	62	94		70	67	100						
	Covered bonds	0	0	0		101	101	10						
	Claims on institutions and corporates with a ST credit assessment	49	49	11		65	65	13						
	Collective investments undertakings (CIU)	0	0	0		8	8	19						
	Equity	0	0	0		59	59	25						
	Other exposures	255	255	92		1,075	680	504						
	Standardised Total ²				1				415					

(2) Total viles agreeme, unlike Exposure value, is reported before taking into account any effect due to credit conversion feators or credit risk mitigation techniques (e.g. substitution effects).

(2) Total viles adjustments and provisions per country of counterparty encloses these for excertisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

				(2) rotar vasus adjustments and previousness per country or commispanty adduces mose for securisación exposures, addicional vasiation adjustments (AVA) and other own runts inductions related to the exposures, but includes demand credit risk adjustments.											
					Standardise	d Approach									
			As of 31)	03/2022			As of 30,	06/2022							
		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						
SWEDEN	Comit de versionnesse la central de la Comit del Comit de la Comit del Comit de la Comit d	32 0 0 0 229 345 16 13 10 0 0 0 0	32 0 0 0 0 239 95 9 13 12 0 0 0 0 0 0	0 0 0 48 93 8 8 8 0 0 0 0	0	0 0 0 88 151 14 1 0 0 0 2 2 1 1 0 0	0 0 0 0 0 88 44 6 0 0 0 0 0 0 2 2 1	0 0 0 30 31 4 0 0 0 0 0	0						

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik 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 31	/03/2022			As of 30,	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	8,473	8,474	95		7,975	7,975	84	
	Regional governments or local authorities	6,319	6,641	1,327		5,818	6,127	1,224	1
	Public sector entities	193	144	144		174	129	129	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	111	111	58		114	114	58	
	Corporates	1,220	458	433		935	280	259	
	of which: SME	42	15	11		32	4	3	
	Retail	46	44	26		2	1	0	
******	of which: SME	45	44	26		1	0	0	
ITALY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	95	42	49	38	86	35	40	
	Items associated with particularly high risk	27	27	40		27	27	40	
	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 undertakinos (CIU)	0	0			0	0		
	Equity	0	0			0	0	0	
	Other exposures Standardised Intal ²	5		4	50	ь	ь	5	

		exposures, but includes gener		,,					
					Standardise	ed Approach			
			As of 31,	03/2022			As of 30	06/2022	
	(min ESR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	Central governments or central banks	3,877	3,883	2		3,654	3,659	2	
	Regional governments or local authorities	228	232	46		0	3	1	
	Public sector entities	13	13	3		12	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,163	3,163	661		23	23	7	
	Corporates	300	191	164		178	151	123	
	of which: SME	60 144	16	12		49	12	9	
	Retail of which: SME	144	120	86		45	21	15	
SWITZERLAND	Secured by mortgages on immovable property	103	101	/2		.3			
	of which: SME	10	10			17	17	0	
	Exposures in default		;	2	2	i		0	
	Items associated with particularly high risk	i	n	i i		ů	0	0	
	Covered bonds	o o	ō	i i		ō	0	i i	
	Claims on institutions and corporates with a ST credit assessment	25	25	5		3	3	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	5	5	2		5	5	4	
	Standardised Total ²				2				

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(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
LUXEMBOURG	Control operationates for control basis in Angles and power more of book authorities Public sector entities Public sector entities International Constitutions Enternational Constitutions Enternational Constitutions Enternational Constitution Enternational Constitution Enternational Constitution Enternational Constitution Constitution Constitution Enternational Constitution Enternational Constitution Enternational Constitution Enternational Constitution Enternational Constitution Constitution Constitution and Constitution with a ET Constitution Constitution Constitution and Constitution with a ET Constitution Constitution Constitution and Constitution with a ET Constitution Constitution Constitution and Constitution (CIUI)	4,029 0 0 94 1,739 733 2,040 4 1 1 1 36 0 3 25 0 2 0 0 0 0 0 0 258	4,029 0 0 0 4 1,739 643 1,490 3 1 1 1 36 0 0 3 25 0 0 2 2	3 0 0 0 0 201 1,493 3 1 1 1 18 0 4 38 0 0 0 0	a	3,902 0 0 0 292 2,089 4 4 0 0 36 35 0 2 0 0 0	3,002 0 0 0 197 1,404 3 0 0 35 0 2 2 0 0	3 0 0 0 5 5 1,397 3 0 0 15 15 0 0 0 0 2 2 9	۰
	Standardised Total ²				1				0

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

All other banks

							IRB Ap	proach					
				As of 3	0/09/2021					As of 3	1/12/2021		
		Original E	xposure ¹	Exposure Value ¹			e amount Value adjustments		xposure ¹	Exposure Value ¹			Value adjustment
	(min EUR, %)		Of which: defaulted	· initial		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	278,264	0	290,399	6,533	0	9	85,873	0	96,995	5,055	0	5
	Institutions	100,627	3	94,691	14,494	1	18	67,930	1	67,165	7,240	0	9
	Corporates - Of Which: Specialised Lending	417,461 48,585	10,744 925	358,293 46.095	140,321 16.194	2,425 225	4,101 353	189,044 25,644	1,921	139,042 23.771	59,422 11.447	95	1,355
	Corporates - Of Which: SME	95.808	3.387	91,809	26.782	863	1.019	22,983	310	16.425	5.846	0	258
	Retail	346,752	3,367	338.716	45.989	3,184	1,756	19.071	554	19,273	7.062	850	474
	Retail - Secured on real estate property	308,468	2,303	302,646	35.542	2,702	934	15,848	512	16.065	5.922	762	415
	Retail - Secured on real estate property - Of Which: SME	21.243	666	20.858	5,548	309	302	55	0	55	15	0	2
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	287,225	1,637	281,788	29,994	2,393	632	15,793	512	16,010	5,907	762	413
	Retail - Qualifying Revolving	517	9	329	168	4	6	511	9	331	174	4	6
	Retail - Other Retail	37,767	954	35,740	10,280	478	816	2,711	33	2,877	965	84	53
	Retail - Other Retail - Of Which: SME	30,010	836	27,660	7,856	308	670	471	15	637	430	17	16
	Retail - Other Retail - Of Which: non-SME	7,757	119	8,080	2,424	170	146	2,240	18	2,239	536	67	36
	Equity	4,768	0	4,768	12,237	0		1,182	0	1,182	2,425	0	
	Other non credit-obligation assets				14,495						2,195		
	IRB Total ²				234,069						83,398		

(1) Original exposure, while Exposure skies, in reported before billing this calculater of the could connection fluction or coeff risk infligation techniques (e.g., substitution reflects).
(2) 20 Tail and sense and could be all Securiosation position value in the results prior to the 20°Ts securiosation.
(3) 20 Tail and sense and could be all Securiosation position value in the results prior to the 20°Ts securiosation.
(3) 20 Tail and sense and could be all securiosation position value in the results prior to the Admission prior. Countries of countries and securiosatic results are better bear indeed under the Admission prior. Countries of countries are countries and securiosation and securiosation are securiosation and securiosation and securiosation are the securiosation and the Admission prior countries are securiosation and securiosation and securiosation are securiosation are securiosation and securiosation are securiosation and securiosation are securiosation and securiosation are securiosation are securiosation and securiosation are securiosation are securiosation are securiosation and securiosation are s

		as or ask quarter											
							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments			Exposure	Risk exposure amount		Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions	Of which: defaulted		Value ¹		Of which: defaulted	provisions
	Central banks and central governments		0	79,205	2,177	0	1	50,090	0	52,711	2,313	0	1
	Institutions	14,620	0	14,193	831	0	3	7,882	0	7,393	494	0	2
	Corporates	100,143	1,122	74,397	30,429	3	739	97,408	1,046	71,994	29,383	0	699
	Corporates - Of Which: Specialised Lending	7,025	37	6,040	2,311	0	17	6,811	35	6,061	2,170	0	17
	Corporates - Of Which: SME	14,759	135	11,400	3,614	2	69	14,788	126	11,462	3,654	0	61
	Retail	2,763	65	2,590	563	29	34	87	0	87	13	1	0
	Retail - Secured on real estate property	224	3	223	42	10	1	5	0	5	2	1	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	6	0	6	2	0	0	0	0	0	0	0	0
GERMANI	Retail - Secured on real estate property - Of Which: non-Sh	218	3	217	40	10	1	5	0	5	2	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,539	62	2,367	521	19	32	82	0	82	11	0	0
	Retail - Other Retail - Of Which: SME	2,436	61	2,264	506	19	32	0	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	103	0	103	15	0	0	81	0	81	11	0	0
	Equity	793	0	793	2,265	0	0	1,108	0	1,108	2,246	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	djustments Original Exposure*		Exposure Value ¹	Risk exposure	Risk exposure amount	
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions					7	0	0	12,530	0	12,603	4	0	0
					3,246	1,234	0	1	1,815	0	1,892	648	0	0
	Corporate		59,734	1,144	52,203	19,133	256	229	16,668	172	11,427	4,390	0	58
		Corporates - Of Which: Specialised Lending	5,807	100	5,620	3,730	6	14	4,789	79	4,664	3,268	0	11
		Corporates - Of Which: SME	10,084	67	10,084	3,261	21	36	53	0	42	25	0	0
	Retail		9,228	179	8,398	2,063	53	70	22	2	22	8	3	2
		Retail - Secured on real estate property	59	3	60	12	3	2	20	2	21	7	2	- 4
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OMITED STATES		Retail - Secured on real estate property - Of Which: non-Si	59	3	60	12	3	2	20	2	21	7	2	2
		Retail - Qualifying Revolving	1		0		U	0	1		0	0	0	0
		Retail - Other Retail	9,168	176	8,337	2,051	50	68	1	0	1	1	0	0
		Retail - Other Retail - Of Which: SME	8,072	164	7,243	1,829	46	63	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		1,096	12	1,095	222	4	5	1	0	1	1	0	0
	Equity	623	0	623	1,735	0	0	38	0	38	83	0	0	
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	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 Institutions Corporates	2,076 17,971 5.334	0 0 195	2,643 17,904 5.022	157 1,010 2,704	0 0 57	0 1 65	788 13,149 1.732	0	1,311 13,133 1,570	140 917 693	0	0 1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	634 245	0	505 232	224 67	0	1 0	556 116	0	513 114	221 36	0	1 0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2,112 64 3	83 1	1,842 64	405 8	24 1	41 0	4	0	7 4	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	61	1 0	61 0	7	1 0	0	4 0	0	4 0	1 0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	2,047 2,042 5	81 81 0	1,778 1,772	398 394 4	23 23 0	40 40 0	0	0	3 0 3	3 0 3	0	0
	Equity Other non credit-obligation assets	40	ő	40	112	0	0	2	0	2	3	ě	ő
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e 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 Institutions	13,201 20,973	0	13,528 21.031	28 2.332	0	0	106 18.282	0	110 18.352	9 995	0	0
	Institutions Corporates	9,918	338	21,031 8,954	4,332	164	118	3,569	0	2,953	1.716	89	39
	Corporates - Of Which: Specialised Lending	2,706	5	2,227	1,141	0	19	2,497	5	2,012	1,049	0	18
	Corporates - Of Which: SME	299	10	274	94	2	5	12	2	11	18	0	3
	Retail	1,595	42	1,518	312	18	22	100	6	109	34	7	5
	Retail - Secured on real estate property	136	6	138	35 0	7	4	81	6	83	24	6	4
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	136		1 137	34	7	4	81		83	24	6	
	Retail - Qualifying Revolving	9	0	6	2	n	, i	9	0	6	2	0	,
	Retail - Other Retail	1,450	36	1,374	276	11	18	11	ō	20	8	ō	1
	Retail - Other Retail - Of Which: SME	1,439	36	1,363	274	11	17	4	0	14	7	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	11	2	0	1	7	0	7	1	0	1
	Equity Other non credit-obligation assets	49	0	49	94	0	0	1	0	1	2	0	0
	Other non-credit-obligation assets IRB Total												

ITALY

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	oproach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	7,129	0	7,140	979	0	1	5,326	0	5,334	748	0	1
	Institutions	252	0	223	95	0	0	190	0	166	70	0	0
	Corporates	8,455	151	7,217	4,823	5	250	6,580	171	5,593	3,891	6	217
	Corporates - Of Which: Specialised Lending	1,443	5	1,353	939	0	28	1,269	4	1,218	858	0	7
	Corporates - Of Which: SME	1,239	102	1,189	888	0	117	956	97	910	743	0	110
	Retail	15,667	560	15,498	6,653	804	463	15,214	523	15,419	6,314	716	416
	Retail - Secured on real estate property	14,520	524	14,370	5,873	779	431	14,178	492	14,397	5,579	693	388
IRELAND	Retail - Secured on real estate property - Of Which:		0	1	1	U	0	0	0	0	0	0	0
INCLUME	Retail - Secured on real estate property - Of Which:	non-Sh 14,520 503	524	14,370 321	5,872 165	779	431	14,178 498	492	14,397	5,579 172	693	388
	Retail - Qualifying Revolving		9	321 807		4	6			323 699		4	
	Retail - Other Retail - Other Retail - Of Which: SMF	643	26 18		615	22 19	26	538	22	699	564	19	22
		473 169	18	633 174	442 174	19	17	383 155	15	539 160	401 162	16	14
	Retail - Other Retail - Of Which: non-SME	169	8	179	174	3	9	155	8	160	102	3	8
	Equity Other non credit-obligation assets	1	0	1	2	0	0	0	0	0	1		0
		_											
	IRB Total				f hofive taking into accou								

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

							IRB A	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustment and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	3,986	0	4,097	92	0	1	1,331	0	1,455	60	0	0
	Institutions	323	0	321	96	0	0	0	0	0	0	0	0
	Corporates	238	0	186	133	0	0	259		207	139	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail			0	0	0	0		0				
	Retail - Secured on real estate property			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			
Other Countries	Retail - Secured on real estate property - Of Which: non-Sh	0	0	0		0	0		0		o o		
	Retail - Qualifying Revolving	0	0	0	0	0	0	o o	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	ō		ō	ō	o o		ō
	Retail - Other Retail - Of Which: non-SME	0	0	ō	0	0	ō	ō	ō	ō	0	0	0
	Equity	1	0	1	1	0	0	1	0	1	2	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Origina	l Exposure¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e 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	1,433	0	15,460	679	0	0	1,658	0	16,124	709	0	0
	Institutions	3,737	0	3,492	599	0	0	3,257	0	3,015	444	0	0
	Corporates	10,80	5	8,957	4,753	1	12	10,195	3	8,292	4,546	0	9
	Corporates - Of Which: Specialised Lending	584	0	480 19	223 26	0	0	250	0	176	128	0	0
	Corporates - Of Which: SME Retail		0	19 595	26 142	0		2	0	1		0	0
	Retail - Secured on real estate property	628	6	595	142	2	4	3	0	3	1	0	0
								0	0				0
SWEDEN	Retail - Secured on real estate property		0	0		0			0			0	0
	Retail - Secured on real estate property - Retail - Qualifying Revolving	- Or Which: non-SP	0	6	1	0	0	0	0	0	0	0	0
	Retail - Other Retail	622		589	142	0			0				0
	Retail - Other Retail - Of Which: SME	620		588	141	2	1	1	0		1		0
1	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SM			588	141	1 6	1 3	,	0	,	,	0	0
	Retail - Other Retail - Of Which: non-SM Equity	39	0	39	74	0		0	0		1		0
	Other non credit-obligation assets	39		39	74	0						,	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Central ba	inks and central governments	685	0	685	238	0	1	667	0	667	231	0	1
Institution		158	0	146	152	0	0	31	0	29	20	0	0
Corporate		1,452	8	1,171	820	2	14	422	0	197	92	0	1
	Corporates - Of Which: Specialised Lending	71	0	71	28	0	0	67	0	67	27	0	0
	Corporates - Of Which: SME	114	- 4	108	63	1	1	3	0	2	1	0	0
Retail		1,280	54	1,229	476	17	44	2	0	2	0	0	0
	Retail - Secured on real estate property	10	0	10	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Sh	10	0	10	1	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,271	53	1,220	475	16	44	1	0	1	0	0	0
_	Retail - Other Retail - Of Which: SME	1,269	53	1,218	475	16	44	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity		10	0	10	24	0	0	0	0	0	0	0	0
Other non	credit-obligation assets												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	574	0	802	0	0	0	14	0	206	0	0	0
	Institutions	4,071	0	4,089	693	0	0	4,231	0	4,262	497	0	0
	Corporates	7,741	10	6,016	2,396	1	16	3,119	1	2,075	958	0	8
	Corporates - Of Which: Specialised Lending	28	0	28	3	0	0	24	0	24	3	0	0
	Corporates - Of Which: SME Retail	155 105	0	97 104	24	0	0	149 32	0	91	23	0	0
	Retail - Secured on real estate property	50		49	· -	0	0	32	0	32	2		
	Retail - Secured on real estate property - Of Which: SME	2		49	0	0	0	3	0	3	0		
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-Sh			47		0	0	2	0	2	0		
-	Retail - Qualifying Revolving	0		0	0	0	0	,	0		0		
	Retail - Other Retail	55	0	55	2	0	0	28	0	28	i	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	ō	0	0	ō	0	ō	ō	ō
l	Retail - Other Retail - Of Which: non-SME	54	0	54	1	ō	0	28	0	28	1	0	
l	Equity	12	0	12	28	0	ō	8	0	8	15	ō	0
l	Other non credit-obligation assets												
I	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
													amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted			Of which: defaulted	Value*		Of which: defaulted	provisions
		ks and central governments	316	0	357	16	0	0	312	0	356	15	0	0
	Institution		2,986	0	3,002	219	0	0	2,445	0	2,445	124	0	0
	Corporates		7,131	32	6,680	2,969	3	45	5,709	0	5,249	2,499	0	31
		Corporates - Of Which: Specialised Lending	4,368	0	3,841 43	1,793	0	17	4,308	0	3,726 29	1,620	0	17
	Retail	Corporates - Of Which: SME	66 76	2	43 74	16	0	0	52	0	29	13	0	0
	roccan	Retail - Secured on real estate property	68	2	67	7	2	0		0	3			
		Retail - Secured on real estate property - Of Which: SME	00	2	0	,	0	0	1	0		0		0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-Sh	68	2	67	7	2	0	ĭ	0	ĭ	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	8	0	7	2	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	5	0	4	2	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	1	0	1	0	0	0
	Equity		191	0	191	362	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

Credit Risk - IRB Approach

All other banks

							IRB A	proach					
				As of	1/03/2022					As of 3	0/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	291,663	0	304,308	6,059	0	10	113,580	0	126,095	4,600	0	7
	Institutions	96,239	1	91,066	12,106	2.058	32	74,074	1.680	73,834 133,248	7,707	107	29
	Corporates Corporates - Of Which: Specialised Lending	420,074 51,958	8,757 509	366,187 48.516	143,755 17.212	2,058	3,874 284	178,680 26,168	1,680	23,924	57,877 11.663	107	1,340 114
	Corporates - Of Which: SME	91,916	2,570	91.311	25.853	652	886	17,534	258	13.321	4.574	0	143
	Retail	318,084	2,982	310.533	42,956	2.733	1.670	14.438	759	14,748	6.385	1.112	394
	Retail - Secured on real estate property	283,150	2,137	277.862	33,301	2,433	811	13,516	721	13.812	5.692	1.086	363
	Retail - Secured on real estate property - Of Whi		265	18.417	4.869	96	256	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Whi	ch: non-St 264,358	1,873	259,445	28,432	2,337	556	13,516	721	13,812	5,692	1,085	363
	Retail - Qualifying Revolving	503	10	312	177	4	6	491	11	294	182	4	7
	Retail - Other Retail	34,430	835	32,358	9,479	296	852	431	27	642	512	22	24
	Retail - Other Retail - Of Which: SME	30,264	756	27,866	7,890	249	783	307	19	514	381	19	15
	Retail - Other Retail - Of Which: non-SME	4,166	79	4,492	1,589	47	69	124	9	128	130	3	9
	Equity	5,279	0	5,129	12,674	0		1,234	0	1,234	2,566	0	
	Other non credit-obligation assets	_			14,815						1,464		
	IRB Total ²				232,366						80,598		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	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	75,993	0	78,744	2,176	0	1	68,089	0	70,602	2,098	0	1
	Institutions	9,742	0	9,346	719	0	12	9,703	0	9,350	718	0	12
	Corporates Corporates - Of Which: Specialised Lending	101,268 7,696	1,049 35	77,024 6.679	31,849 3.104	3	1,074 23	98,094 6,743	965 34	74,291 5.910	30,613 2.362	0	1,015 22
	Corporates - Of Which: SME	13.738	125	10.734	3,104	0	87	14.423	142	10.790	3,471		55
	Retail	2.654	52	2,473	545	21	29	19,923	142	10,790	3,471		0
	Retail - Secured on real estate property	196	2	196	37	6	1	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	2	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-S	190	2	189	35	6	1	2	ō	2	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,457	50	2,277	508	15	28	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,456	49	2,276	507	15	28	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	0	0	0	0	0	0
	Equity	1,172	0	1,022	2,396	0	0	937	0	937	1,837	0	0
	Other non credit-obligation assets												
	IRB Total												

49,100 3,870 62,399 6,164 10,824 9,672 53 0 53 1 9,617 8,417 1,200 705 1,526 19,731 3,946 3,331 2,326 10 0 10 0 2,316 2,012 304 1,908 UNITED STATES

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	1,376	0	1,870	123	0	0	624	0	1,104	110	0	0
	Institutions	21,294	0	21,307	1,199	0	1	18,291	0	18,355	968	0	1
	Corporates	5,508	198	5,139	2,818	63	68	1,797	0	1,618	793	0	5
	Corporates - Of Which: Specialised Lending	783	0	635	262	0	1	583	0	541	209	0	1
	Corporates - Of Which: SME	234	0	226	55	0	0	78	0	78	15	0	0
	Retail	2,105	70	1,806	396	20	43	3	0	3	1	0	0
	Retail - Secured on real estate property	29	1	29	4	0	1	3	0	3	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	1	0	0	0	0	0	0
TIONICE	Retail - Secured on real estate property - Of Which: non-S	27	1	27	3	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0 391	0	47	0	0	0	0		0
	Retail - Other Retail	2,076	70	1,777		19		0			0		
	Retail - Other Retail - Of Which: SME	2,075	70	1,777	391	19	42	0	0	0	U		0
	Retail - Other Retail - Of Which: non-SME	38		38	108			0					0
	Equity Other non credit-oblication assets	.88	0	38	100			0			U		-
	Other non-credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	10,320 18.273	0	10,572 18,322	39 1.082	0	0	20 14.830	0	99 14,945	8 994	0	0
	Corporates	15,071	237	13,869	6,853	175	123	3,533	8	2,776	1,660	97	34
	Corporates - Of Which: Specialised Lending	3,099	5	2,191	1,195	0	19	2,260	5	1,872	1,099	0	18
	Corporates - Of Which: SME	331	12	308	136	3	6	3	2	3	1	0	2
	Retail	1,579 128	38	1,509	303 35	20	24	87 75	8	97 78	32 24	10	5
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	128	8	130	35 0	11	9	/5	8	78	29	10	4
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S	126	8	129	35	11	4	75	8	78	24	10	4
	Retail - Qualifying Revolving	9	0	6	2	0		8	0	5	2	0	0
	Retail - Other Retail	1,443	30	1,373	266	9	20	3	1	13	6	ō	1
	Retail - Other Retail - Of Which: SME	1,442	29	1,373	265	9	19	3	0	13	6	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	0	0	0	0	1
	Equity	8	0	8	15	0	0	1	0	1	1	0	0
	Other non credit-obligation assets												
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

All other banks

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original E		Exposure Value ¹	Risk exposure		Value adjustments and	Original I		Exposure Value ¹	Risk exposure		Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	5,358 253	0	5,358 229	743 100	0	1 0	4,968 167	0	4,976 130	690 49	0	1 0
	Corporates Corporates - Of Which: Specialised Lending	7,765 1,368	176 4	6,577 1,262	4,251 864	10 0	216 7	5,432 1,067	169 3	4,735 1,033	3,418 728	10 0	155 7
	Corporates - Of Which: SME Retail	1,118 14,909	91 841	1,073 15,176	779 6,545	0 1,231	125 387	1,105 14,286	85 743	1,062 14,584	762 6,331	0 1,091	82 385
TOTA AND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	13,831 1	802 0	14,132 1	5,823 1	1,204 0	358 0	13,381 0	706 0	13,670 0	5,647 0	1,065 0	356 0
IRELAND	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	13,830 490	802 10	14,131 304	5,822 174	1,204 4	358 6	13,381 478	706 10	13,670 286	5,647 179	1,065 4	356 7
	Retail - Other Retail Retail - Other Retail - Of Which: SME	587 448	29 21	740 597	549 409	23 20	23 15	427 304	27 18	628 501	505 375	22 18	23 15
	Retail - Other Retail - Of Which: non-SME Equity	139 0	8	144 0	140 0	3 0	8	123 4	9	127 4	130 8	3 0	8
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
	[As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	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	4,398	0	4,625	97	0	1	1,673	0	1,799	46	0	0
	Institutions	231	0	231	62	0	0	27	0	27	4	0	0
	Corporates	264	0	213	137	0	0	270	0	218	120	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
	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
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0		0			U		0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-St Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0	0			0	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
	Retail - Other Retail - Of Which: non-SME Equity		0		3		0	,	0		0		0
	Other non credit-obligation assets	- 1	0	1	4		0	1	0	1	4	0	0
	IRB Total												1

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	1,869	0	16,975	744	0	0	2,702	0	18,589	814	0	0
	Institutions	3,433	0	3,308	524	0	0	3,198	0	3,079	447	0	0
	Corporates	10,947	11	9,093	4,949	1	13	10,880	8	9,164	5,009	0	11
	Corporates - Of Which: Specialised Lending	513	0	403 20	199 25		2	240	0	189	119	0	0
	Corporates - Of Which: SME Retail	22	0		139	0	0	U	0	0	0	0	
		632	5	597	139		3	1		1	0		0
	Retail - Secured on real estate property	4	0	4				1	0	1	0		0
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0								0		0
	Retail - Secured on real estate property - Ut Which: non-sr Retail - Qualifying Revolving	4	0	4	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	628		593	139	2	2			0	0	0	0
	Retail - Other Retail - Of Which: SME	628	3	593 593	139	2	1 3	,			, i		0
	Retail - Other Retail - Of Which: non-SME	0.00	0	0	0	n	ñ	n	0	0	0	0	0
	Equity	13	0	13	25	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	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	623	0	623	216 145	0	0	308 34	0	308	106 23	0	0
	Institutions	192	0	158						33		0	
	Corporates Corporates - Of Which: Specialised Lending	1,400 64	9	1,148	825 25	3	10	394 61	0	197 61	76 16	0	0
	Corporates - Of Which: SME	123		117	67	0		- 61		91	10		0
	Retail	1.370	54	1.316	497	17	45	ï	0	1	0	0	0
	Retail - Secured on real estate property	8	0	8	1	0	0	1	0	i	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-SI	8	ō	8	1	0	ō	1	ō	1	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,362	54	1,308	497	17	45	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,362	54	1,308	497	17	45	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	10	0	10	24	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustmen
	(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	981	0	1,204	0	0	0	300	0	485	0	0	0
	Institutions	5,904	0	5,995	761	0	0	6,039	0	6,118	606	0	0
	Corporates	8,403	14	6,416	2,249	2	11	3,713	2	2,546	1,078	0	4
	Corporates - Of Which: Specialised Lending	39	0	39	7	0	0	24	0	24	6	0	0
	Corporates - Of Which: SME	176	0	112	35	0	0	104	0	81	28	0	0
	Retail	32	0	32	5	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	31	0	31	5	0	0	2	0	2	0	0	0
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-S	30	0	30	4	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
	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	10	0	10	0 25	0	0	0	0	0	0		0
	Equity	10	0	10	Δ		0	8		8	14	- 0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustment and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	72	0	115	S	0	0	77	0	142	6	0	0
	Institutio		2,336	0	2,344	147	0	2	2,164	0	2,164	117	0	2
	Corporati		7,728	32	7,300	3,105	3	24	5,121	8	5,013	2,023	0	10
		Corporates - Of Which: Specialised Lending	4,531	0	3,991	1,686	0	5	3,703	0	3,554	1,247	0	4
		Corporates - Of Which: SME	78	2	55	16	0	0	54	0	53	14	0	0
	Retail		13	0	12	2	0	0	1	0	1	0	0	0
		Retail - Secured on real estate property	9	0	9	1	0	0	1	0	1	0	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LOXLINDOGRO		Retail - Secured on real estate property - Of Which: non-Si	9	0	9	1	0	0	1	0	1	0	0	0
		Retail - Qualifying Revolving		0	0		0	0	0	0	0	0	0	0
		Retail - Other Retail	4	0	3	1	0	0	0		0	0	0	0
		Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	208	0 395	0	0	0	0	0	0	0	0
	Equity		208	0	208	395	0	U	0		0	0	0	- 0
		r credit-obligation assets												4
	IRB Total													4



General governments exposures by country of the counterparty

							All other banks							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	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 [Austria	54 17: (11 2: 8: 24 24:	541 1777 0 18 20 67 240 1,064	0 0 0 25 19 94	0	(((((((((((((((((((253 43 0 14 0 27 0 337			-1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		33
[0 - 3M [Belgium	74i 5. 5.77i 1,78i 2,44 2,833	748 0 9 0	0 0 8 0 0	0	(((((((((((((((((((633 0 0 0 0 1,512			0 0 0 0	0 30 0 0 0 0	000000000000000000000000000000000000000		72
[0 - 3M [Bulgaria	115 11 11 13 13 18 18 19 44 45	161 11 400 35 80 99	0 0 0 0 0	0	16: 11: 44: 3: 3: 5: 2: 3:6:	0 0 0 1 41 45			() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0		35
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 1SY - 10Y [] 10Y - more Total	Cyprus	111 11 22	0 0 0 110 18 4 29	0 0 0 0 18 4 29	000000000000000000000000000000000000000	110	0 0 0 0 0				000000000000000000000000000000000000000	000000000000000000000000000000000000000		
To - 3M	Czech Republic	1 1 2 7 7	0 0 0 111 20 74 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(((((((((((((((((((0 0 0 0 1 4 5				0 0 0 0 0 1	0 0 0 0 0 0 0 43		6
Total Tota	Denmark	10 12 11 12	107 121 5 1 10	24 89 5 1 10 1	0	(0)	83 11 0 0 0 0 0 94		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	2 1 0 0 0 0 4	((((0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [1OY - more Total	Estonia		249	130	·		74		33					



General governments exposures by country of the counterparty

							All other banks							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
									dalo a falo calco	Bard and an aid to	and the file and the	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Non-derivative financial as			Derivatives with po	itive fair Value	Derivatives with	negative fair value	Nominal	Provisions	Risk weighted exposure amount
				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			
[0 - 3M [Finland	88 0 2 22 0 0	88 0 1 21 0 0 110	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 1 1 0 21 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	(((((((((((((((((((8
[0 - 3M [France	33,08 / 26 / 26 / 26 / 26 / 26 / 26 / 26 / 2	25 84 261 153 419 2,085 1,385 4,415	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 77 233 10 303 55 244 1,01 4	95 1,929 1,092 3,203	0 0 0 0 3 3 35	0 0 0 0 20 89	0 0 0 0 7	0 0 5 0 0 36 0	1 0 5 1 23 41 76		500
[0 - 3M [Germany	1,191 1,137 1,137 84 79 1,155 5,131 6,588 11,7473	1,199 1,373 844 770 1,459 5,126	0 0	0 0 164 28 387 230 177 987	50	576 7725 3022 249 552 2,402	13 148 53 26 42 324 3.655 4,2 62	968 851 1,638 5,104 8,253	-60 -7 -8 -16 -39 -236 -193	496 420 1,143 2,824 1,313	867 24 59 91 79 64	((((446
Total Tota	Croatia	33 44 77	1 36 4 45 70	0 0 5 1 13 44	0	3, 3d 15 3, 3d 2d (0	0 0 12 0 0 0	9,202 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((440
Total Tota	Greece	AVS	103	00	·	0.	13	v		J				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	3 4 4 2 5 10 10 10 2 23	4 34 46 29 10 101 0	0 0 4 1 1 0 2	0 0 0 0 0	(3 4; 2; 1(9 (212	4 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		29
[0 - 3M	Ireland	44	0 0 2 0 0 43 2 47	000000000000000000000000000000000000000	0 0 0 0 0	(((((((((((((((((((0 0 2 0 0 0	0 0 0 0 0	0 0 231 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 1 0 4 0 0	(((((((((((((((((((7
[0 - 3M [Italy	77 451 383 855 922 7,254 5,672 15,623	78 449 381 854 927 7,230 5,672 15,592	· I	0 0 0 0 0	7(8 6 11: 400: 340: 855	8 430 367 838 895 6,731 5,326 14,596	0 7 11 3 31 87 229	2 30 61 238 88 497	0 0 0 0 0 0 0 1 1 2	1 3 6 3 39 14 41 108	0 6 0 0 0 0	(((((((((((((((((((1,783
「0 - 3M [[3M - 1Y] 「1Y - 2Y [1Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more	Latvia	3 3 21 74	0 6 0 9 38 21	0 0 0 0 0 0 0 0 21 21	0 0 0 0 0 0	(0 0 0 9 9 38 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((14



General governments exposures by country of the counterparty

							All other banks							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	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	
[0 - 3M [Lithuania	22	0 0 0 23 0 0	000000000000000000000000000000000000000	0 0 0 0 0	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Luxembourg	66	62 0 0 1 1 0 63	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	15
[0 - 3M [Malta	(11 3 3 8 8 1	0 0 10 5 35 84 0	0	0 0 0 0 0	3 3 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		16
0 - 3M	Netherlands		0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 3	0 0 0 0 0 0 -1	0 0 0 0 0 0 3	0 0 0 0 0	(1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland	11 (5 5 16 22 60 1,063	11 0 59 7 164 221 601	1	0 0 0 0 0	11 5 5 16 22 22	0 0 0 0 0 0 601	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	(181
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	192 8 293 2,822 3,326	0 0 191 1 8 286	000	0 0 0 0 0	3	0 0 162 0 0 238	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Romania	(1) (2) (2) (3) (4) (1)	0 12 0 0 23 4	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	() () () () () () () () () ()	1
[0 - 3M [Slovakia	33 33 33 66	0 36 0 0 31 1 0	000000000000000000000000000000000000000	0 0 0 0 0	3 3 3 3 5 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((12
[0 - 3M [Slovenia	22 44 12 12 5 5 7	25 41 0 12 0 57 0 135	000000000000000000000000000000000000000	0 0 0 0 0	2 1 1 5 9	0 41 0 0 0 1 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((5



General governments exposures by country of the counterparty

							All other banks							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		derivative infancial assets	assets (net or 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 [Spain	3 3 3 5 5 5 19 4 9 1,822 2,638	190	17	0 0 0 0 0	3 4 4 122	0 28 49 27 126 275 1,600	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	136
[0 - 3M [Sweden	6656 675 241 34 (6 (6 (1,624	0 0	000000000000000000000000000000000000000	0 0 0 0 0		195 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	707
[0 - 3M [United Kingdom	8,000 8,000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		0 0 2 0 0 4 8,05 8,011	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	1,631
0 - 3M	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	2
[0 - 3M [Australia	(((44	0 0 3 3 0 0 0 4 44 241 289	000000000000000000000000000000000000000	0 0 0 0 0	3 1) 55	0 0 1 0 0 9 9 223	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	58
[0 - 3M [Canada	99 33 22 11 99 735 735	90 3 33 5 20 5 13 7 97 9 739	1 0 13 0	0 0 0 0 0	6 67 73	0 0 20 0 36 6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	256
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							All other banks							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(min Edity)											Off-balance sh	neet exposures	
					Non designative financial as	sets by accounting portfolio		Derivatives with po	citivo fair valvo	Dovinatives with	negative fair value			
					Non-uenvauve imanciai as	isets by accounting portions		Derivatives with po-	Sitive fall value	Derivatives with	i negative ian value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Japan	(111 75 ((2,920 3,114	0 0 0 0 155 115 1 0 0 0 0 0 0 0 0 0 0 0			0 0 0	0 0 0 0 0 0 2,920 2,920	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	((((((1,274
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	311 101 102 113 114 1,134	1 310 101 7 57 8 18 7 7			278 101 0 17 0 0 0 396	33 0 57 0 7 14		0 0 0 0 0 0 0 0 0 33 7		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(477
Total	China	A,0974	1,030			350	1,230		40	Ü		J	·	477
Total Total Total	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0		0 0 0 0 0	0 0 0 0 0	(((((
Total Tota	Other advanced economies non EEA	8: 6: 6: 1:	5 88 7 67 60 0 0 8 68 10 0 0 0			56 57 0 68 10 0 0	27 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(33
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA	2-2 12-3 11-2 14-3 14-3 14-3 39-3	4 24 9 19 2 112 5 35 7 147 2 62 1 1			24 17 112 34 119 61 0	0 1 0 0 27	000	0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0 0 564	() () () () () () () () () ()	110
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East	316 7- 9-9-9-9-9-9-9-9-9-9-9-9-9-9-9-9-9-9-	3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14:	0 8 0 2	0 0 0 0 0 0 0 5	0 0 177 0 65 74	000000000000000000000000000000000000000	0		000000000000000000000000000000000000000	0 0 0 0 0 38 0	(((((
Total [0 - 3M [[3M - 1Y [[11 - 2Y [[12 - 3Y [[13 - 5Y [[15Y - 10Y [[10Y - more Total	Latin America and the Caribbean	487 	0 0 1 1 1 1 1 3 5 5 5 5 5 6 126 6 6 6 6 6		0 1 1 3 3 5 5 7 7 6 8	5 0 0 0 0 119 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	38 0 0 0 0 0 2,216 2,216	(38



General governments exposures by country of the counterparty

							All other banks							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	22 99 55 51.	0 0 1 1 1 1 7 7 27 7 27 90 5 5 55 55 55 56 56 684	0 1 0 8 2 1 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 19 88 54 512				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 89 1,761		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	1 1 3 3 3 3 22 22 66 66	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 0 1 1 3 1 5 5 4 1 7 3 7 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1 5 2 1	0 0 13 0 1 1 38 147 198		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 31 267 31 355	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 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 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 hold non-domestic 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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							All other banks							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Austria	130 387 18 0 11 124	130 387 18 0 11 124	0 0 0 1 1 14		0 0 5 0 1 10 82	0 0 13 0 0 26			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		807 628		58		194	39 628		0	0	0	0	d	37
[3M - 1Y [Belgium	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 168	0 0 0 1,460			0	000000000000000000000000000000000000000	0		
Total f 0 - 3M f		2,364	100 2,364	100 109		168	2,087 0		0	0	0	0		43
[3M - 1Y [Bulgaria	20 0 1 0 1 2 2	20 0 1 0 1 0 2 22	000000000000000000000000000000000000000		20 0 0 0 0 1 1 0 2	0 0 1 0 0 0			0 0 0 0	0 0 0 0	0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Cyprus	0 0 16 3	0 0 0 0 0 0 16 3	0 0 0 16 3		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			0 0 0 0	0 0 0 0	0 0 0 0		
[10Y - more Total [0 - 3M [38	38	38		0	0		0 0	0	0	0	· ·	0
[3M - 1Y [Czech Republic	0	0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [[3M - 1Y [0 22	0 22	0)	0	0		0	0	0	0		0
[1Y - 2Y [Denmark	0	0 0	0		0 0	0 0 0		0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		D D D D
[0 - 3M [22	22	0	(0	0	(0	0	0	0		2
T3M - 1Y	Estonia													
Total	l .													



General governments exposures by country of the counterparty

							All other banks							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	eate by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with pos	NAVE ISIN VALLE	Denratives with	negative ian value	Nominal	Provisions	Risk weighted exposure amount
				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			
[0 - 3M [Finland	0 0 0 20 1	0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 1 1	0 0 0 0 0		0 1 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	4
[0 - 3M [France	33,414 33,414 242 1555 282 231 1,880 1,225 37,433	43 43 22 242 25 25 262 25 262 25 262 25 262 25 262 25 262 25 262 25 262 25 262 26 26 26 26 26 26 26 26 26 26 26 26	0	0 0 0 0 0	2 23 12 22 7 4 18	24 47 138 1,748 957	0 0 0 0 2 15 16		0 0 0 5 5	0 2 0 0 0 36 0	0 3 10 9 9 44 152 226	0 0 0 0 0	415
[0 - 3M [Germany	938 917 592 592 1.706 4.050 3.925	938 938 917 2 527 2 547 5 1,692 6 4,050	25 5 18 26 338 799	26 26 0 360 242 28	40 33 45 1,68	601 254 160 242 869 1,443 2,392	89 35 16 43 47 147 1,440 1,818	1,072 1,662 1,372 4,724 7,557	-10 -14 -19 -11 -15 -197 -111	268 315 396 3.019	24 116 36 15 1.159	000	278
[0 - 3M [Croatia	0 0 0 65	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 13 3	0 0 0 0	5	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	12
[0 - 3M [Greece		,			-	J			J		J		
[0 - 3M [Hungary	0 27 49 0 0	0 7 7 9 9 9 0 0 0 0 0 0 0 7 7	0 2 3 0 0 0	0 0 0 0 0	2	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	30
[0 - 3M [Ireland	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 137 0 0 0 0	0 0 1 4 0 0 0	0 0 0 0 0 0	4
[0 - 3M [Italy	18 429 358 831 885 6,107 4,871	18 428 3 358 5 830 5 894 6,101 4,866	0 0 6 3 0 0	0 0 0 0 0	1 9 28 41	15 408 345 809 851 5,917 4,583 12,928	0 5 4 5 12 50 113 190	2 51 38 46 101 440 811 1,491	0 0 0 1 0 1 0 3	0 7 20 162 38 21 166	0 6 0 0 0	0 0 0 0 0 0	1,472
[0 - 3M [Latvia	0 1 1 8 41 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 8 36 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	12



General governments exposures by country of the counterparty

							All other banks							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	eate by accounting portfoli		Derivatives with pos	sitiva fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			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 [Lithuania	11	2 0 0 0 0 0 0 5 5 5 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	0 2 9 9 3 3 0 3	0 0 0 0 0	0 0 0 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 [Luxembourg				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 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	11 13 3 7.7 7	0 0 10 0 10 5 5 5 5 8 3 33 2 72		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 3 7 7	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	14
0 - 3M	Netherlands	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		1
[0 - 3M [Poland	1 1 4 10 17 45 79	174	1	0 0 0	1 4 10 17 17	0 0 0 0 0 0 452 452	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	168
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	177 177 1 197 197 198 2,080 2,545	0 174 5 9 9 1 71 18	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 1 44	0 163 0 0 61 167 2.080	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total Tota	Romania	5 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0	-	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	1
[0 - 3M [Slovakia		0 0 0		0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
To - 3M	Slovenia	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	1



General governments exposures by country of the counterparty

							All other banks							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli		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	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 [Spain	() () () () () () () () () ()	1,686 2,343	0 0 0 0 15 15 29	0 0 0 0 0	2: 4: 3:	0 25 6 81 3 67 163 1,473	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	136
[0 - 3M [Sweden	1,865 57,7 214 11 6 6 2,661	5 1,865 2 572 4 214 0 0 0		0 0 0 0 0		1,398 0 0 0 0 0 0 0 0 0 0 1,398	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	814
[0 - 3M [United Kingdom	(((((((((((((((((((000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1,154
0 - 3M 13M - 1Y	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway			000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2
[0 - 3M [Australia	33 215 225	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	(((33 11 45	0 0 0 0 0 2 2 5 198 206	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	51
[0 - 3M [Canada	6 33 5 5 199 675 7 998		0 12 0 0 0	0 0 0 0 0	((5: 154 614 (826	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	264
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							All other banks							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		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 [Japan	3 14,1 7,1 6 2,34 2,58	5 35 142 1 71 0 0 0 0 0 0 2,341			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2,341 2,341		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [u.s.	22/ 3. 4. 1,100 1,420	228 33 1 1 3 8 1 1			225 0 0 0 0 0 0 0	3 33 0 7 0 38	000000000000000000000000000000000000000	0 0 0 0 0 34 8 42	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2,022
[0 - 3M [China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Other advanced economies non EEA	8: 9:9:6	83 99 64 0 0 0 9 0 0 0 0 256			83 99 64 0 9 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Other Central and eastern Europe countries non EEA	2	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 23 0 0 23	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 564		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
To - 3M	Middle East	34 10 455	3456 0 3457 0 0 0 3 3 3 100 0 8 8 0 0	15	0 3 5 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	95 0 192 0 0 0 95 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 2 2 31 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latin America and the Caribbean	95 9 2 2,191 2,044	0 3 3 3 3 9 3 4 24 3 1 1		3 (1) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	0 0 0 92 19 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 2,077 2,077		91



General governments exposures by country of the counterparty

All adds on bombs

							All other banks							
							As of 30/06/2022	!						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
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		fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				-	through profit or loss	comprehensive income								
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa	22 88 131 688 922	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6 0 3 1 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 17 0 85 129 685 916		0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 29 122 1,690 1,842		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Others	44 233 11:1 166 69- 71-	35 8 238 3 113 0 160 4 579 4 539	0 0 0 0 166 116	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 238 113 160 528 210	6	8 8,173 0 3,053 0 0 0 0 0 0 0 0	-242 -80 0	7,823 2,433 0 0 0 0 0 0	0 0 0 0 0		
[10Y - more Total		49: 2,454	5 345 4 2,009	263 546		0 196 0 584	36 1,319	9	11,226	-322	10,256	0		108

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 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 hold non-domestic 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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures All other banks

					As of 30/09/2021									As of 31/12/2021				
		Gross o	carrying amount/ Nominal	amount		Accumulated impo value due to credi	airment, accumulated nega t risk and provisions ^{4,8}	tive changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	al amount		Accumulated important value due to crea	pairment, accumulated n fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		which non-performing	,	On performing exposures ²	On non-performin	g exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	280,20					,		0		65,568								
Debt securities (including at amortised cost and fair value)	108,00		42	41	40	166	Š	9	l	68,507		146	146	144	63			25
Central banks	1,12			-		79				56	,	107	107	107		51	5	
General governments	52,58					29	0	0		28,940	0				18			0
Credit institutions	32,50	25 (3	0	0		25,043	0		0					
Other financial corporations	9,37	75 (6	0	0		3,335	0		0					0
Non-financial corporations	12,41	18 (42	42	40	49	9	9		10,621	. 0	35	39	37	41			25
Loans and advances(including at amortised cost and fair value)	896,24	5 1,197	15,152	14,675	14,677	2,457	4,120	4,086	7,539	239,086	233	2,521	2,512	2,352	1,197	952	934	962
Central banks	2,33	36 (0	0	0	0	1,527	0		0					0
General governments	66,25	52 15	5 105	103	44	57	18	12	41	30,746	39	57	57	37	46	11	21	0
Credit institutions	114,63	17	7 19	19	19	20	18	18	0	64,811	4	15	19	15	16	11	11	9 0
Other financial corporations	68,68	90 12	2 732	733	706	56	137	136	249	30,433	28	68	8 68	67	32	11	25	46
Non-financial corporations	344,18	99 92-	11,797	11,637	11,498	2,022	3,569	3,550	5,355	93,457	132	2,175	2,173	2,035	989	82:	. 80	842
of which: small and medium-sized enterprises	138,75	33 485	5 5,195	5,079	5,039	795	1,220	1,205	3,199	22,96	1 23	744	742	701	185	259	24	410
of which: Loans collateralised by commercial immovable property	106,45	50 142	2 4,736	4,642	4,638	287	629	626	3,256	25,123	40	785	785	785	138	271	271	420
Households	300,15	51 229	9 2,499	2,18	2,409	302	378	371	1,893	18,112	29	204	196	191	112	81	71	74
of which: Loans collateralised by residential immovable property	272,23	31 16	1,522	1,230	1,463	136	115	110	1,383	9,37	. 6	75	77	74	25	19	17	54
of which: Credit for consumption	6,75	59 37	7 242	239	237	90	119	119	24	2,690	21	77	76	75	48	4:	4	9
DEBT INSTRUMENTS other than HFT	1,284,45	6 1,197	15,194	14,716	14,717	2,626	4,129	4,095	7,539	373,162	233	2,667	2,658	2,496	1,260	1,018	999	987
OFF-BALANCE SHEET EXPOSURES	199,86	3	1,519	1,487	1,338	185	199	155	1,252	87,543		437	430	294	124	163	114	. 9

Fig. 12 to delighted consistence assumes allow on the 3 wides (2011 of Indiantic CR) the 5572021 (CR).

Fig. 12 to delighted consistence assumes allow on the 3 wides (2011 of Indiantic CR) the 5572021 (CR).

Fig. 12 to delighted consistence assumes allow on the 3 wides (2011 of Indiantic CR) the 5572021 (CR).

Fig. 12 to delighted consistence and assume allows on the 3 wides (2011 of Indiantic CR) the 5572021 (CR).

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Fig. 12 to delighted consistence and assume allows on the 4 wides (2011 of Indiantic CR) the 5572021 (CR).

Fig. 12 to delighted consistence and assume allows on the 4 wides (2011 of Indiantic CR) the 5572021 (CR).

Fig. 12 to delighted consistence and assume allows on the 4 wides (2011 of Indiantic CR) the 5572021 (CR).

Fig. 12 to delighted consistence and assume allows on the 4 wides (2011 of Indiantic CR).

Fig. 12 to delighted consistence and assume allows on the 4 wides (2011 of Indiantic CR).

Fig. 12 to delighted consistence and assume allows on the 4 wides (2011 of Indiantic CR).

Fig. 12 to delighted consistence and assume allows on the 4 wides (2011 of Indiantic CR).

Fig. 12 to delighted consistence and assume allows on the 4 wides (2011 of Indiantic CR).

Fig. 12 to delighted consistence and assume allows on the 4 wides (2011 of Indiantic CR).

Performing and non-performing exposures All other banks

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nomina	d amount		Accumulated impa value due to credit	nirment, accumulated ne t risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	amount		Accumulated imp	airment, accumulated no it risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	298,053	3 0		0	0	0	0	0	0	97,525	5 0	0	0	0	0	0		0
Debt securities (including at amortised cost and fair value)	99,567		147	142	140	63	64	64	25	65,054		133	133	131	63	65	65	5 17
Central banks	1,17		10	104	104	0	55	55		654	4 0	98	98	98	0	57	5	7 0
General governments	45,89				0	19	0	0	0	25,413	3 0	0	0	0	25	0		0
Credit institutions	30,57	2 0		0	0	4	0	0	0	25,357	7 0	0	0	0	2	0		0 0
Other financial corporations	9,691				0	4	0	0	0	4,391	1 0	0	0	0	2	0		0 0
Non-financial corporations	12,22	7 0	38	38	36	36	9	9	25	9,240	0 0	34	34	33	35	9		9 17
Loans and advances(including at amortised cost and fair value)	842,302	1,216	11,408	11,342	11,208	2,471	3,181	3,165	6,310	222,207	580	1,632	1,631	1,567	957	675	663	409
Central banks	1,931	8 0		0	0	0	0	0	0	613	3 0	0	0	0	0	0		0 0
General governments	64,73	3 102	6	60	40	46	17	11	3	23,317	7 112	38	38	18	23	15	11	0 2
Credit institutions	101,616	6 3	25	19	19	20	17	17	1	66,628	8 4	70	70	70	14	55	9	5 0
Other financial corporations	58,32	7 11	538	538	527	47	129	129	115	27,332	2 21	20	20	20	38	10	1	9
Non-financial corporations	345,901	8 805	9,06	9,027	8,935	2,128	2,813	2,804	4,715	88,795	5 425	1,408	1,408	1,365	827	559	55	4 357
of which: small and medium-sized enterprises	133,18	1 428	3,54	3,509	3,502	918	786	779	2,338	26,051	9 10	235	235	226	132	77	7	1 119
of which: Loans collateralised by commercial immovable property	105,70	0 176	3,44	3,435	3,418	248	542	543	2,456	25,851	1 6	375	375	356	121	113	11	5 127
Households	269,781	295	1,725	1,698	1,688	231	205	203	1,477	15,522	2 19	95	95	94	55	35	3	5 41
of which: Leans collateralised by residential immovable property	248,90	3 253	1,145	1,122	1,113	157	80	79	1,092	8,804	4 8	42	41	41	18	12	1	2 27
of which: Credit for consumption	2,28	4 19	95	94	94	16	44	44	26	311	1 0	2	2	2	1	1	:	1 0
DEBT INSTRUMENTS other than HFT	1,239,922	1,216	11,550	11,484	11,348	2,534	3,245	3,228	6,335	384,786	580	1,764	1,764	1,699	1,021	740	725	426
OFF-BALANCE SHEET EXPOSURES	201,340		1,269	1,260	1,152	165	194	147	350	82,049	•	253	252	128	110	104	47	45

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ying amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	11	o	0	0	0	0	7	0	o	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	11	0	0	0	0		7	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)	18,267	8,405	1,946	1,805	12,614	4,396	3,085	1,294	522	452	1,810	556
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	169	73	15	14	103	39	101	33	14	13	42	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	396	262	35	34	165	90	86	61	14	14	68	43
Non-financial corporations	12,461	6,849	1,765	1,657	7,423	3,221	2,819	1,157	476	409	1,654	493
of which: small and medium-sized enterprises	5,966	2,919	476	437	4,557		1,072	391	141	120	799	
Households	5,242	1,220	131	100	4,922	1,047	79	43	18	17	46	20
DEBT INSTRUMENTS other than HFT	18,278	8,405	1,946	1,805	12,614		3,092	1,294	522	452	1,810	
Loan commitments given	1,052	306	40	27	260	11	198	47	29	18	1	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	106						112					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	459						461					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

All other banks

			As of 31,	/03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	changes in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	7	0	0	0	О	0	4	o	0	0	0	0
Central banks	0	0	0	c	0		0	0	0	0	0	
General governments	7	0	0	c	0		4	o	0	0	0	
Credit institutions	0	0	0	c	0		0	0	0	0	0	
Other financial corporations	0	0	0	c	0		0	0	0	0	0	
Non-financial corporations	0	0	0	C	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,397	6,213	1,355	1,283	10,605	3,528	1,881	658	263	252	1,081	176
Central banks	0	0	0	C	0	0	0	0	0	0	0	0
General governments	111	33	13	13	57	0	80	32	13	12	32	0
Credit institutions	0	0	0	C	0	0	0	0	0	0	0	0
Other financial corporations	391	204	30	28	101	40	36	11	2	2	34	9
Non-financial corporations	9,804	5,061	1,221	1,175	6,509	2,664	1,745	603	245	234	1,008	164
of which: small and medium-sized enterprises	4,792	1,866	302	270	4,210		569	55	19	14	493	
Households	4,092	915	91	68	3,938	824	20	11	3	3	8	2
DEBT INSTRUMENTS other than HFT	14,405	6,213	1,355	1,283	10,605		1,885	658	263	252	1,081	
Loan commitments given	933	221	33	22	236	37	248	47	22	14	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading All other banks

ı			Ac of 2	0/09/2021					Ac of 2	1/12/2021					Ac of 2	1/03/2022					Ac of 20	/06/2022		
	C	ving amount	AS 01 3	0/05/2021			C	ving amount	AS 01 3.	1/12/2021			C	ving amount	A5 01 3	1/03/2022			C	ving amount	A5 01 30	/00/2022		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated
		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to
(mln EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ^t			of which: defaulted	Impairment		credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	68.385	3.433	3.383	68.344	669	0	709	58	56	705	41	0	69.585	2.692	2.684	69.545	689	0	130	3	3	130	2	0
B Mining and guarrying	1.626	73	68	1.626	23	0	350	49	49	350	13	0	1.958	20	20	1.958	9	0	406	0	0	406	1	0
C Manufacturing	48,605	2,329	2,322	48,567	1,836	5	16,906	540	537	16,901	706	5	49,204	1,894	1,883	49,179	1,851	5	16,546	542	542	16,541	608	5
D Electricity, gas, steam and air conditioning supply	12,255	258	254	12,189	160	1	6,332	131	131	6,285	107	0	12,407	148	147	12,359	103	0	6,468	96	96	6,420	83	0
E Water supply	2.936	75	75	2.932	23	0	978	19	19	974	4	0	2.921	75	75	2.917	10	0	2.354	10	10	2.345	2	0
F Construction	10,858	747	742	10,611	330	0	2,927	160	160	2,742	80	0	9,687	570	569	9,502	258	0	2,260	26	26	2,116	30	0
G Wholesale and retail trade	41.066	1.397	1.348	40.979	803	0	7.953	268	267	7.952	180	0	42.897	1.074	1.069	42.798	640	0	5.985	139	139	5.985	114	0
H Transport and storage	11.698	640	639	11.607	229	1	3.510	125	125	3,425	71	1	10.592	581	581	10.507	208	1	3.184	57	57	3.156	51	0
I Accommodation and food service activities	5,087	260	259	5,087	134	0	243	20	20	243	11	0	4,372	145	138	4,372	96	0	79	1	1	79	2	0
J Information and communication	4.976	65	65	4.976	80	0	2.885	39	39	2.885	37	0	4.812	37	37	4.812	52	0	2.976	9	9	2.976	13	0
K Financial and insurance activities	1,238	76	76	1,221	49	0	941	68	67	924	30	0	3,518	178	177	3,501	58	0	376	62	62	359	18	0
L Real estate activities	93.200	942	908	92.431	426	2	31.005	339	338	30.656	211	2	92.912	467	467	92.291	280	2	32.060	170	170	31.763	162	2
M Professional, scientific and technical activities	12,735	429	426	12,654	274	0	9,184	144	144	9,182	147	0	13,874	448	447	13,798	251	0	7,415	116	116	7,413	116	0
N Administrative and support service activities	9,029	326	325	8,812	221	0	5,237	63	63	5,065	105	0	9,287	255	254	9,122	201	0	5,246	52	52	5,090	126	0
O Public administration and defence, compulsory social security	183	39	39	181	17	0	177	39	39	175	13	0	169	39	39	167	13	0	153	38	38	151	13	0
P Education	907	15	15	907	12	0	197	2	2	192	1	0	938	13	13	938	11	0	198	0	0	198	1	0
Q Human health services and social work activities	10,643	173	172	10,518	100	0	1,615	67	67	1,512	23	0	10,817	212	211	10,461	87	0	1,618	62	62	1,537	27	0
R Arts, entertainment and recreation	1.827	123	123	1.826	63	0	310	17	17	310	13	0	1.710	110	110	1.710	49	0	324	1	1	324	2	0
S Other services	6,935	397	388	6,495	131	1	2,002	28	28	1,997	9	0	4,249	105	105	4,113	67	0	1,018	25	25	1,014	9	0
Loans and advances	344.189	11.797	11.627	341.964	5.582	9	93.457	2.175	2.170	92,476	1.802	8	345,908	9.061	9.027	344.051	4.932	8	88.795	1.408	1.408	88.004	1.379	7

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - loans and advances All other banks

						D // 21/1/2009/														
	As of 31/09/2021 Loans and advances					As of 31/12/2021 Loans and advances					As of 31/03/2022 Loans and advances					As of 30/06/2022 Loans and advances				
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	3,643	2,929	107	714	299	3,671	2,984	52	687	195	524	491	12	33	32	7,850	7,781	43	69	43
Of which secured	3,109	2,446	100	663	291	3,144	2,506	48	638	189	524	491	12	33	32	7,850	7,781	43	69	43
Of which secured with immovable property	1,847	1,427	42	420	174	1,971	1,542	42	428	140	117	112	0	6	5	3,615	3,590	8	24	18
Of which instruments with LTV higher than 60% and lower or equal to 80%	426	407		19	4	460	433		27	5	13	13		0	0	24	18		6	5
Of which instruments with LTV higher than 80% and lower or equal to 100%	251	196		55	3	264	204		60	6	1	1		0	0	3	2		0	0
Of which instruments with LTV higher than 100%	768	483		285	148	852	555		297	117	4	3		1	1	9	8		2	2
Accumulated impairment for secured assets	209	36	13	172	96	214	38	1	176	51	0	0	0	0	0	28	5	0	23	15
Collateral																				
Of which value capped at the value of exposure	2,718	2,244	86	473	195	2,741	2,297	46	444	137	0	0	0	0	0	5,836	5,836	0	0	0
Of which immovable property	1,370	1,122	19	248	75	1,424	1,178	38	246	60	0	0	0	0	0	3,188	3,188	0	0	0
Of which value above the cap	10,778	8,658	489	2,120	887	11,280	9,172	241	2,108	838	0	0	0	0	0	17,419	17,419	0	0	0
Of which immovable property	769	668	10	101	46	811	716	8	95	38	0	0	0	0	0	3,522	3,522	0	0	0
Financial guarantees received	81	79	1	2	1	92	89	1	3	1	0	0	0	0	0	57	57	0	0	0
Accumulated partial write-off	-34	-2	0	-32	-5	-35	-3	0	-32	-5	0	0	0	0	0	0	0	0	0	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.