

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects

Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet amount	RWAs	RWAs density (%)
	a	b	c	d	e	f
1 Central governments or central banks	5 339 463 128	576 481 356	8 260 067 408	4 508 733 228	32 172 231	0,3%
2 Regional government or local authorities	10 534 360 577	49 997 864	10 680 997 692	49 997 864	2 019 176 233	18,8%
3 Public sector entities	9 349 209 260	24 142 484	7 935 954 123	-	121 379 757	1,5%
4 Multilateral development banks	-	-	-	-	-	100%
5 International organisations	13 408 361	-	13 408 361	-	-	0%
6 Institutions	-	-	-	-	591 457	100%
7 Corporates	2 597 742 360	3 893 594 041	23 809 383	-	23 809 383	100%
8 Retail	-	-	-	-	-	100%
9 Secured by mortgages on immovable property	-	-	-	-	-	100%
10 Exposures in default	311 808 436	14 515 346	169 211 079	-	253 642 539	150%
11 Exposures associated with particularly high risk	-	-	-	-	-	100%
12 Covered bonds	-	-	-	-	-	100%
13 Institutions and corporates with a short-term credit assessment	534 131 641	-	-	-	-	100%
14 Collective investment undertakings	-	-	-	-	-	100%
15 Equity	-	-	-	-	-	100%
16 Other items	29 043 047	-	29 043 047	-	29 043 047	100%
17 TOTAL	28 709 166 812	4 558 731 092	27 112 491 094	4 558 731 092	2 479 814 648	7,8%

Template EU CR5 – standardised approach

Exposure classes	Risk weight															Total	Of which unrated
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Central governments or central banks	12 736 115 041	-	-	-	-	-	64 344 462	-	-	-	-	-	-	-	-	-	12 800 459 503
2 Regional government or local authorities	635 114 389	-	-	-	10 095 881 167	-	-	-	-	-	-	-	-	-	-	-	10 730 995 556
3 Public sector entities	7 329 055 339	-	-	-	606 898 784	-	-	-	-	-	-	-	-	-	-	-	7 935 954 123
4 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 International organisations	13 408 361	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13 408 361
6 Institutions	-	1 405 494	-	-	2 519 390	-	118 938	-	-	-	-	-	-	-	-	-	4 043 822
7 Corporates	-	-	-	-	-	-	-	-	-	23 809 383	-	-	-	-	-	-	23 809 383
8 Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Exposures secured by mortgages on immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Exposures in default	-	-	-	-	-	-	-	-	-	348 159	168 862 920	-	-	-	-	-	169 211 079
11 Exposures associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Units or shares in collective investment undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Other items	-	-	-	-	-	-	-	-	-	29 043 047	-	-	-	-	-	-	29 043 047
17 TOTAL	20 713 693 130	1 405 494	-	-	10 705 299 340	-	64 463 400	-	-	53 200 590	168 862 920	-	-	-	-	-	31 706 924 874