

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Central gov and banks

Own estimates of LGD and/or conversion factors:

No

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15											
0.00 to <0.10											
0.10 to <0.15											
0.15 to <0.25											
0.25 to <0.50											
0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											



Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Corporates - Other

Own estimates of LGD and/or conversion factors:

No

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15											
0.00 to <0.10											
0.10 to <0.15											
0.15 to <0.25											
0.25 to <0.50											
0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Corporates - Other

Own estimates of LGD and/or conversion factors:

Yes

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15											
0.00 to <0.10											
0.10 to <0.15											
0.15 to <0.25											
0.25 to <0.50											
0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Corporates - SL

Own estimates of LGD and/or conversion factors:

No

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15											
0.00 to <0.10											
0.10 to <0.15											
0.15 to <0.25											
0.25 to <0.50											
0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Corporates - SL

Own estimates of LGD and/or conversion factors:

Yes

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
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0.00 to <0.15											
0.00 to <0.10											
0.10 to <0.15											
0.15 to <0.25											
0.25 to <0.50											
0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Corporates - SME

Own estimates of LGD and/or conversion factors:

No

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15											
0.00 to <0.10											
0.10 to <0.15											
0.15 to <0.25											
0.25 to <0.50											
0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											

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ANNEX I

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Corporates - SME

Own estimates of LGD and/or conversion factors:

Yes

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15											
0.00 to <0.10											
0.10 to <0.15											
0.15 to <0.25											
0.25 to <0.50											
0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											



Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Institutions
No

Own estimates of LGD and/or conversion factors:

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15	1 755 150 460	0	0	1 755 150 460	0.07%	41		3	365 102 556	343 002	-356 598
0.00 to <0.10	1 634 407 326	0	0	1 634 407 326	0.07%	38		3	315 679 430	289 528	-319 069
0.10 to <0.15	120 743 134			120 743 134	0.11%	3		3	49 423 126	53 474	-37 529
0.15 to <0.25											
0.25 to <0.50	34 025 263			34 025 263	0.27%	1		3	24 691 994	41 341	-27 540
0.50 to <0.75											
0.75 to <2.50	48 162			0	0.00%	1		0	0	0	0
0.75 to <1.75	48 162			0	0.00%	1		0	0	0	0
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

Institutions
Yes

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15	22 811 131 852	2 700 000	1	22 813 831 852	0.06%	6596	1.30%	5	230 540 017	174 112	-162 852
0.00 to <0.10	20 775 160 692	2 700 000	1	20 777 860 692	0.05%	6572	1.33%	5	208 134 767	152 734	-126 804
0.10 to <0.15	2 035 971 160			2 035 971 160	0.11%	24	1.00%	5	22 405 250	21 378	-36 048
0.15 to <0.25	7 913 766 142	4 000	1	7 913 770 142	0.19%	2671	1.52%	5	172 947 970	224 197	-123 081
0.25 to <0.50	4 141 924 319			4 141 924 319	0.39%	645	1.40%	5	117 915 324	231 151	-140 199
0.50 to <0.75	1 848 166 219			1 848 166 219	0.62%	625	1.54%	5	67 992 153	176 590	-107 129
0.75 to <2.50	308 463 397			308 511 559	1.68%	102	1.52%	4	14 836 757	78 678	-182 710
0.75 to <1.75	308 463 397			308 511 559	1.68%	102	1.52%	4	14 836 757	78 678	-182 710
1.75 to <2.5											
2.50 to <10.00	133 661 704			133 661 704	3.48%	97	1.57%	4	7 590 943	73 006	-120 957
2.5 to <5	133 661 704			133 661 704	3.48%	97	1.57%	4	7 590 943	73 006	-120 957
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)	243 655 214			243 655 214	99.58%	63	1.56%	4	151 656 090	3 795 647	-2 818 344

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Retail - Other SME

Own estimates of LGD and/or conversion factors:

Yes

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15											
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0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Retail - Other non-SME

Own estimates of LGD and/or conversion factors:

Yes

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15											
0.00 to <0.10											
0.10 to <0.15											
0.15 to <0.25											
0.25 to <0.50											
0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Retail - QR

Own estimates of LGD and/or conversion factors:

Yes

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
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0.00 to <0.15											
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0.15 to <0.25											
0.25 to <0.50											
0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Retail - RE SME

Own estimates of LGD and/or conversion factors:

Yes

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15											
0.00 to <0.10											
0.10 to <0.15											
0.15 to <0.25											
0.25 to <0.50											
0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Retail - RE non-SME

Own estimates of LGD and/or conversion factors:

Yes

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
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0.00 to <0.15											
0.00 to <0.10											
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0.15 to <0.25											
0.25 to <0.50											
0.50 to <0.75											
0.75 to <2.50											
0.75 to <1.75											
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

Total
No

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
	a	b	c	d	e	f	g	h	i	j	k
0.00 to <0.15	1 755 150 460	0	0	1 755 150 460	0.07%	41		3	365 102 556	343 002	-356 598
0.00 to <0.10	1 634 407 326	0	0	1 634 407 326	0.07%	38		3	315 679 430	289 528	-319 069
0.10 to <0.15	120 743 134			120 743 134	0.11%	3		3	49 423 126	53 474	-37 529
0.15 to <0.25											
0.25 to <0.50	34 025 263			34 025 263	0.27%	1		3	24 691 994	41 341	-27 540
0.50 to <0.75											
0.75 to <2.50	48 162			0	0.00%	1		0	0	0	0
0.75 to <1.75	48 162			0	0.00%	1		0	0	0	0
1.75 to <2.5											
2.50 to <10.00											
2.5 to <5											
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)											



Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

Total
Yes

PD RANGE	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE-SHEET EXPOSURES PRE-CONVERSION FACTORS	EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS	EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM	EXPOSURE WEIGHTED AVERAGE PD (%)	NUMBER OF OBLIGORS	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE MATURITY (YEARS)	RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS	EXPECTED LOSS AMOUNT	VALUE ADJUSTMENTS AND PROVISIONS
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0.10 to <0.15	2 035 971 160			2 035 971 160	0.11%	24	1.00%	5	22 405 250	21 378	-36 048
0.15 to <0.25	7 913 766 142	4 000	1	7 913 770 142	0.19%	2671	1.52%	5	172 947 970	224 197	-123 081
0.25 to <0.50	4 141 924 319			4 141 924 319	0.39%	645	1.40%	5	117 915 324	231 151	-140 199
0.50 to <0.75	1 848 166 219			1 848 166 219	0.62%	625	1.54%	5	67 992 153	176 590	-107 129
0.75 to <2.50	308 463 397			308 511 559	1.68%	102	1.52%	4	14 836 757	78 678	-182 710
0.75 to <1.75	308 463 397			308 511 559	1.68%	102	1.52%	4	14 836 757	78 678	-182 710
1.75 to <2.5											
2.50 to <10.00	133 661 704			133 661 704	3.48%	97	1.57%	4	7 590 943	73 006	-120 957
2.5 to <5	133 661 704			133 661 704	3.48%	97	1.57%	4	7 590 943	73 006	-120 957
5 to <10											
10.00 to <100.00											
10 to <20											
20 to <30											
30.00 to <100.00											
100.00 (Default)	243 655 214			243 655 214	99.58%	63	1.56%	4	151 656 090	3 795 647	-2 818 344

Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques

		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	<b>Exposures under FIRB</b>	<b>389 794 550</b>	<b>389 794 550</b>
2	Central governments and central banks	-	-
3	Institutions	389 794 550	389 794 550
4	Corporates	-	-
4.1	<i>of which SMEs</i>	-	-
4.2	<i>of which Specialised lending</i>	-	-
5	<b>Exposures under AIRB</b>	<b>786 363 934</b>	<b>786 363 934</b>
6	Central governments and central banks	-	-
7	Institutions	786 363 934	786 363 934
8	Corporates	-	-
8.1	<i>of Corporates - which SMEs</i>	-	-
8.1	<i>of which Corporates - Specialised lending</i>	-	-
9	Retail	-	-
9.1	<i>of which Retail – SMEs - Secured by immovable property collateral</i>	-	-
9.2	<i>of which Retail – non-SMEs - Secured by immovable property collateral</i>	-	-
9.3	<i>of which Retail – Qualifying revolving</i>	-	-
9.4	<i>of which Retail – SMEs - Other</i>	-	-
9.5	<i>of which Retail – Non-SMEs- Other</i>	-	-
10	<b>TOTAL (including FIRB exposures and AIRB exposures)</b>	<b>1 176 158 484</b>	<b>1 176 158 484</b>

Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

A-IRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs			
		Funded credit Protection (FCP)						Unfunded credit Protection (UFCP)					RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)		
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)				
															a	b
1	Central governments and central banks	0	100.0000%	300.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	0	
2	Institutions	38 999 782 679	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%		786 363 934
3	Corporates	0	300.0000%	300.0000%	300.0000%	300.0000%	300.0000%	300.0000%	300.0000%	300.0000%	300.0000%	300.0000%	300.0000%	0		
3.1	Of which Corporates – SMEs	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	0		
3.2	Of which Corporates – Specialised lending	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	0		
3.3	Of which Corporates – Other	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	0		
4	Retail	0	500.0000%	500.0000%	500.0000%	500.0000%	500.0000%	500.0000%	500.0000%	500.0000%	500.0000%	500.0000%	500.0000%	0		
4.1	Of which Retail – Immovable property SMEs	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	0		
4.2	Of which Retail – Immovable property non-SMEs	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	0		
4.3	Of which Retail – Qualifying revolving	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	0		
4.4	Of which Retail – Other SMEs	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	0		
4.5	Of which Retail – Other non-SMEs	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	0		
5	Total	38 999 782 679	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%		786 363 934	

F-IRB	Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs		
		Funded credit Protection (FCP)						Unfunded credit Protection (UFCP)					RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
															a
1	Central governments and central banks	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%				100.0000%	100.0000%		
2	Institutions	1 789 175 723	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%				-0.0027%	0.0000%		389 794 550
3	Corporates	0	300.0000%	300.0000%	300.0000%	300.0000%	300.0000%	300.0000%	0.0000%	0.0000%	0.0000%	300.0000%	300.0000%	0	
3.1	Of which Corporates – SMEs	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%				100.0000%	100.0000%	0	
3.2	Of which Corporates – Specialised lending	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%				100.0000%	100.0000%	0	
3.3	Of which Corporates – Other	0	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%	100.0000%				100.0000%	100.0000%	0	
4	Total	1 789 175 723	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%				-0.0027%	0.0000%		389 794 550

Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

		Risk weighted exposure amount
		a
1	Risk weighted exposure amount as at the end of the previous reporting period	1 176 158 484
2	Asset size (+/-)	
3	Asset quality (+/-)	
4	Model updates (+/-)	
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	
8	Other (+/-)	0
9	Risk weighted exposure amount as at the end of the reporting period	1 176 158 484