Template EU CCR1 – Analysis of CCR exposure by approach

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU1	EU - Original Exposure Method (for derivatives)	0	0		1.4	0	0	0	0
EU2	EU - Simplified SA-CCR (for derivatives)	0	0		1.4	0	0	0	0
1	SA-CCR (for derivatives)	25 839 026	170 995 164		1.4	2 430 446 625	275 567 866	275 417 671	110 303 825
2	IMM (for derivatives and SFTs)			0	0	0	0	0	0
2a	*Of which securities financing transactions netting sets*			0		0	0	0	0
2b	*Of which derivatives and long settlement transactions netting sets*			0		0	0	0	0
2c	*Of which from contractual cross-product netting sets*			0		0	0	0	0
3	Financial collateral simple method (for SFTs)					0	0	0	0
4	Financial collateral comprehensive method (for SFTs)					0	0	0	0
5	VaR for SFTs					0	0	0	0
6	**Total**					2 430 446 625	275 567 866	275 417 671	110 303 825

Template EU CCR2 – Transactions subject to own funds requirements for CVA risk

		a	b
		Exposure value	**RWEA**
1	Total transactions subject to the Advanced method	0	0
2	(i) VaR component (including the 3× multiplier)		0
3	(ii) stressed VaR component (including the 3× multiplier)		0
4	Transactions subject to the Standardised method	243 778 806	173 364 921
EU4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	0	0
5	**Total transactions subject to own funds requirements for CVA risk**	243 778 806	173 364 921

Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

	Exposure classes	Risk weight											
		a	b	c	d	e	f	g	h	i	j	k	l
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
1	Central governments or central banks	31 658 866	0	0	0	0	0	0	0	0	0	0	31 658 866
2	Regional government or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
3	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0
4	Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0
5	International organisations	0	0	0	0	0	0	0	0	0	0	0	0
6	Institutions	0	1 405 494	0	0	2 519 390	118 938	0	0	0	0	0	4 043 822
7	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
8	Retail	0	0	0	0	0	0	0	0	0	0	0	0
9	Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0
10	Other items	0	0	0	0	0	0	0	0	0	0	0	0
11	Total exposure value	31 658 866	1 405 494	0	0	2 519 390	118 938	0	0	0	0	0	35 702 688

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Central gov and banks
Own estimates of LGD and/or conversion factors:	No

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Central gov and banks
Own estimates of LGD and/or conversion factors:	Yes

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Corporates - Other
Own estimates of LGD and/or conversion factors:	No

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Corporates - Other
Own estimates of LGD and/or conversion factors:	Yes

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Corporates - SL
Own estimates of LGD and/or conversion factors:	No

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Corporates - SL
Own estimates of LGD and/or conversion factors:	Yes

PD scale	a	b	c	d	e	f	g
	Exposure value	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Corporates - SME
Own estimates of LGD and/or conversion factors:	No

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Corporates - SME
Own estimates of LGD and/or conversion factors:	Yes

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Institutions
Own estimates of LGD and/or conversion factors:	No

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
0.00 to <0.15	184 843 389	0.08%	23		3	68 044 438	36.81%
0.00 to <0.10	172 504 736	0.08%	18		3	62 673 251	36.33%
0.10 to <0.15	12 338 653	0.11%	5		3	5 371 187	43.53%
0.15 to <0.25							
0.25 to <0.50	49 099 207	0.27%	7		3	35 604 750	72.52%
0.50 to <0.75	6 373 048	0.51%	1		3	5 380 687	84.43%
0.75 to <2.50	804 833	1.07%	1		3	710 603	88.29%
0.75 to <1.75	804 833	1.07%	1		3	710 603	88.29%
1.75 to <2.5							
2.50 to <10.00							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total	241 120 477	0.13%	32		3	109 740 478	45.51%

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Institutions
Own estimates of LGD and/or conversion factors:	Yes

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Retail - Other SME
Own estimates of LGD and/or conversion factors:	Yes

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Retail - Other non-SME
Own estimates of LGD and/or conversion factors:	Yes

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Retail - QR
Own estimates of LGD and/or conversion factors:	Yes

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Retail - RE SME
Own estimates of LGD and/or conversion factors:	Yes

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Retail - RE non-SME
Own estimates of LGD and/or conversion factors:	Yes

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Total
Own estimates of LGD and/or conversion factors:	No

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
0.00 to <0.15	184 843 389	0.08%	23		3	68 044 438	36.81%
0.00 to <0.10	172 504 736	0.08%	18		3	62 673 251	36.33%
0.10 to <0.15	12 338 653	0.11%	5		3	5 371 187	43.53%
0.15 to <0.25							
0.25 to <0.50	49 099 207	0.27%	7		3	35 604 750	72.52%
0.50 to <0.75	6 373 048	0.51%	1		3	5 380 687	84.43%
0.75 to <2.50	804 833	1.07%	1		3	710 603	88.29%
0.75 to <1.75	804 833	1.07%	1		3	710 603	88.29%
1.75 to <2.5							
2.50 to <10.00							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total	241 120 477	0.13%	32		3	109 740 478	45.51%

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

IRB Exposure class	Total
Own estimates of LGD and/or conversion factors:	Yes

	a	b	c	d	e	f	g
PD scale	**Exposure value**	**Exposure weighted average PD (%)**	**Number of obligors**	**Exposure weighted average LGD (%)**	**Exposure weighted average maturity (years)**	**Risk weighted exposure amounts**	**Density of risk weighted exposure amounts**
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							
2.50 to <5.00							
5.00 to <10.00							
10.00 to <100.00							
10.00 to <20.00							
20.00 to <30.00							
30.00 to <100.00							
100.00 (Default)							
Total							

Template EU CCR5 – Composition of collateral for CCR exposures

		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
	Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	0	1 132 202 049	0	44 860 000	0	0	0	0
2	Cash – other currencies	0	0	0	0	0	0	0	0
3	Domestic sovereign debt	0	0	0	0	0	0	0	0
4	Other sovereign debt	0	0	0	0	0	0	0	0
5	Government agency debt	0	0	0	0	0	0	0	0
6	Corporate bonds	0	0	0	0	0	0	0	0
7	Equity securities	0	0	0	0	0	0	0	0
8	Other collateral	0	0	0	0	0	0	0	0
9	**Total**	**0**	1 132 202 049	**0**	44 860 000	**0**	**0**	**0**	**0**

Template EU CCR6 – Credit derivatives exposures

		a	b
		Protection bought	**Protection sold**
	Notionals		
1	Single-name credit default swaps	0	0
2	Index credit default swaps	0	0
3	Total return swaps	0	0
4	Credit options	0	0
5	Other credit derivatives	0	0
6	**Total notionals**	0	0
	Fair values		
7	Positive fair value (asset)	0	0
8	Negative fair value (liability)	0	0

Template EU CCR7 – RWEA flow statements of CCR exposures under the IMM

		a
		RWEA
1	**RWEA as at the end of the previous reporting period**	0
2	Asset size	0
3	Credit quality of counterparties	0
4	Model updates (IMM only)	0
5	Methodology and policy (IMM only)	0
6	Acquisitions and disposals	0
7	Foreign exchange movements	0
8	Other	0
9	**RWEA as at the end of the current reporting period**	0

Template EU CCR8 – Exposures to CCPs

		a	b
		Exposure value	**RWEA**
1	**Exposures to QCCPs (total)**		28 110
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1 405 494	28 110
3	(i) OTC derivatives	1 405 494	28 110
4	(ii) Exchange-traded derivatives		
5	(iii) SFTs		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Prefunded default fund contributions		
10	Unfunded default fund contributions		
11	**Exposures to non-QCCPs (total)**		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		