



PILLAR 3 DISCLOSURES 31/12/2019

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The institution is not in scope of consolidation.

All amounts are in euro thousands, except the percentages, or if stated otherwise.

LCR disclosure template

	Total weighted value (average)			
Quarter ending on	31 March 2019	30 Juin 2019	30 September 2019	31 December 2019
Number of data points used in the calculation of averages	12	12	12	12
LIQUIDITY BUFFER	44 940	52 550	63 243	69 913
TOTAL NET CASH OUTFLOWS	3 248	3 463	3 669	4 094
LIQUIDITY COVERAGE RATIO (%)	1 378	1 498	1 717	1 740

Balance Sheet Reconciliation Methodology

	Balance sheet amount	Balance sheet codes	Own funds disclosure template amount	Own funds disclosure template row
CAPITAL	3 100	20900	3 100	1
REVALUATION SURPLUS	358	21100	358	3
RESERVES*	11 675	21200	11 674	3
ACCUMULATED PROFITS*	2 669	21300	2 670	2
OWN FUNDS	17 802	209/213	17 802	N/A
FUND FOR GENERAL BANKING RISKS	1 150	20700	1 150	3a
INTANGIBLE ASSETS	-252	10800	-252	8
TOTAL OWN FUNDS	18 700	N/A	18 700	29

*The difference is due to rounding differences between the balance sheet and the own funds disclosure template.



Capital instruments' main features template

Issuer	VAN DE PUT & CO Private Bankers Comm. VA
Unique identifier	N/A
Governing law(s) of the instrument	Laws of Belgium
Regulatory treatment	
Transitional CRR rules	Common Equity Tier 1
Post-transitional CRR rules	Common Equity Tier 1
Eligible at solo / (sub-)consolidated / solo & (sub)consolidated	Solo
Instrument type (types to be specified by each jurisdiction)	Voting ordinary shares issued directly by a "société en commandite par actions" (art. 657 Belgian Company Code)
Amount recognised in regulatory capital	EUR 17,802 million
Nominal amount of instrument	EUR 3,1 million
Issue price	N/A
Redemption price	N/A
Accounting classification	Shareholders' equity
Original date of issuance	N/A
Perpetual or dated	Perpetual
Original maturity date	N/A
Issuer call subject to prior supervisory approval	No
Optional call date, contingent call dates and redemption amount	N/A
Subsequent call dates, if applicable	N/A
Coupons / dividends	
Fixed or floating dividend/coupon	N/A
Coupon rate and any related index	N/A
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
Existence of step up or other incentive to redeem	N/A
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	N/A
If convertible, conversion trigger(s)	N/A
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Write-down features	N/A
If write-down, write-down trigger(s)	N/A
If write-down, fully or partially	N/A
If write-down, permanent or temporary	N/A
If temporary write-down, description of write-up mechanism	N/A
Position in subordination hierarchy in liquidation (instrument type immediately senior to instrument)	N/A : none, only instrument
Non-compliant transitioned features	No
If yes, specify non-compliant features	N/A



Own funds disclosure template

	Amount at disclosure date
Common Equity Tier 1 (CET1) capital: instruments and reserves	
Capital instruments and the related share premium accounts	3 100
of which: Instrument type 1	
of which: Instrument type 2	
of which: Instrument type 3	
Retained earnings	2 670
Accumulated other comprehensive income (and other reserves)	12 032
Funds for general banking risk	1 150
Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	
Minority interests (amount allowed in consolidated CET1)	
Independently reviewed interim profits net of any foreseeable charge or dividend	
Common Equity Tier 1 (CET1) capital before regulatory adjustments	18 952
Common Equity Tier 1 (CET1) capital: regulatory adjustments	
Additional value adjustments (negative amount)	
Intangible assets (net of related tax liability) (negative amount)	252
Deferred tax assets that rely on future profitability excluding those arising from temporary difference (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	
Fair value reserves related to gains or losses on cash flow hedges	
Negative amounts resulting from the calculation of expected loss amounts	
Any increase in equity that results from securitised assets (negative amount)	
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	
Defined-benefit pension fund assets (negative amount)	
Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	
Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	
of which: qualifying holdings outside the financial sector (negative amount)	
of which: securitisation positions (negative amount)	



Own funds disclosure template

	Amount at disclosure date
of which: free deliveries (negative amount)	
Deferred tax assets arising from temporary difference (amount above 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	
Amount exceeding the 15% threshold (negative amount)	
of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	
of which: deferred tax assets arising from temporary differences	
Losses for the current financial year (negative amount)	
Foreseeable tax charges relating to CET1 items (negative amount)	
Qualifying AT1 deductions that exceeds the AT1 capital of the institution (negative amount)	
Total regulatory adjustments to Common Equity Tier 1 (CET1)	252
Common Equity Tier 1 (CET1) capital	18 700
Additional Tier 1 (AT1) capital: instruments	
Capital instruments and the related share premium accounts	
of which: classified as equity under applicable accounting standards	
of which: classified as liabilities under applicable accounting standards	
Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	
Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interest not included in row 5) issued by subsidiaries and held by third parties	
of which: instruments issued by subsidiaries subject to phase-out	
Additional Tier 1 (AT1) capital before regulatory adjustments	
Additional Tier 1 (AT1) capital: regulatory adjustments	
Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	
Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	
Total regulatory adjustments to Additional Tier 1 (AT1) capital	
Additional Tier 1 (AT1) capital	
Tier 1 capital (T1 = CET1 + AT1)	18 700



Own funds disclosure template

	Amount at disclosure date
Tier 2 (T2) capital: instruments and provisions	
Capital instruments and the related share premium accounts	
Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	
Qualifying own funds instruments included in consolidated T2 capital (including minority interest and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third party	
of which: instruments issued by subsidiaries subject to phase-out	
Credit risk adjustments	
Tier 2 (T2) capital before regulatory adjustment	
Tier 2 (T2) capital: regulatory adjustments	
Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	
Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institutions designed to inflate artificially the own funds of the institution (negative amount)	
Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)	
Direct and indirect holdings of the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	
Total regulatory adjustments to Tier 2 (T2) capital	
Tier 2 (T2) capital	
Total capital (TC = T1 + T2)	18 700
Total risk-weighted assets	68 418
Capital ratios and buffers	
Common Equity Tier 1 (as a percentage of total risk exposure amount)	27,33%
Tier 1 (as a percentage of total risk exposure amount)	27,33%
Total capital (as a percentage of total risk exposure amount)	27,33%
Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of risk exposure amount)	7,14%
of which: capital conservation buffer requirement	2,50%
of which: countercyclical buffer requirement	0,14%
of which: systemic risk buffer requirement	
of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	
Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	22,83%
Amounts below the thresholds for deduction (before risk-weighting)	



Own funds disclosure template

	Amount at disclosure date
Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	
Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	
Deferred tax assets arising from temporary difference (amount below 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met)	
Applicable caps on the inclusion of provisions in Tier 2	
Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	
Cap on inclusion of credit risk adjustments in T2 under standardised approach	
Credit risk adjustments included in T2 in respect of exposures subject to internal rating-based approach (prior to the application of the cap)	
Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)	
- Current cap on CET1 instruments subject to phase-out arrangements	
- Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
- Current cap on AT1 instruments subject to phase-out arrangements	
- Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
- Current cap on T2 instruments subject to phase-out arrangements	
- Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	



Overview of RWAs

	RWAs		Minimum capital requirements
	31/12/2019	31/12/2018	31/12/2019
Credit risk (excluding CCR)	49 498	55 097	3 960
Of which the standardised approach	49 498	55 097	3 960
Of which the foundation IRB (FIRB) approach			
Of which the advanced IRB (AIRB) approach			
Of which equity IRB under the simple risk-weighted approach or the IMA			
CCR			
Of which mark to market			
Of which original exposure			
Of which the standardised approach			
Of which internal model method (IMM)			
Of which risk exposure amount for contributions to the default fund of a CCP			
Of which CVA			
Settlement risk			
Securitisation exposures in the banking book (after the cap)			
Of which IRB approach			
Of which IRB supervisory formula approach (SFA)			
Of which internal assessment approach (IAA)			
Of which standardised approach			
Market risk	4 231	4 375	338
Of which the standardised approach	4 231	4 375	338
Of which IMA			
Large exposures			
Operational risk	14 689	13 721	1 175
Of which basic indicator approach	14 689	13 721	1 175
Of which standardised approach			
Of which advanced measurement approach			
Amounts below the thresholds for deduction (subject to 250% risk weight)			
Floor adjustment			
Total	68 418	73 193	5 473

Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

Breakdown by country	General credit exposures		Trading book exposure		Securitisation exposure		Own funds requirements				Own funds requirement weights	Countercyclical capital buffer rate
	Exposure value for SA	Exposure value IRB	Sum of long and short position of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: Securitisation exposures	Total		
Austria	411						33			33	0,01	
Belgium	12 332						987			987	0,29	
Brazil	396						32			32	0,01	
Canada	607						49			49	0,01	
Switzerland	2 904						232			232	0,07	
Czech Republic	604						48			48	0,01	1,50%
Germany	1 283						103			103	0,03	
Denmark	607						49			49	0,01	1,00%
France	7 330						586			586	0,17	0,25%
United Kingdom	1 217						97			97	0,03	1,00%
Italy	808						65			65	0,02	
Jersey	1 012						81			81	0,02	
Japan	401						32			32	0,01	
Luxembourg	1 618						129			129	0,04	
Mexico	398						32			32	0,01	
The Netherlands	4 891						391			391	0,11	
Sweden	602						48			48	0,01	2,50%
United States of America	5 902						472			472	0,14	
Totaal	43 323						3 466			3 466	1,00	0,14%

Amount of institution-specific countercyclical capital buffer

Total risk exposure amount	68 418
Institution specific countercyclical buffer rate	0,14%
Institution specific countercyclical buffer requirement	96



Total and average net amount of exposures

	Net value of exposures at the end of the period	Average net exposures over the period
Central governments or central banks		
Institutions		
Corporates		
Of Which: Specialised lending		
Of Which: SME		
Retail		
Secured by real estate property		
SMEs		
Non-SMEs		
Qualifying Revolving		
Other Retail		
SMEs		
Non-SMEs		
Equity		
Total IRB approach		
Central governments or central banks	72 857	65 091
Regional governments or local authorities		
Public sector entities		
Multilateral development banks		
International organisations		
Institutions	30 245	35 256
Corporates	27 323	28 909
of which: SMEs		
Retail	12	41
of which: SMEs		
Secured by mortgages on immovable property		
of which: SMEs		
Exposures in default		
Items associated with particularly high risk		
Covered bonds		
Claims on institutions and corporates with a short-term credit assessment		
Collective investments undertakings		
Equity exposures	11 074	11 174
Other exposures	2 959	3 169
Total standardised approach	144 470	143 641
Total	144 470	143 641

Geographical breakdown of exposures

	Net carrying value									
	Europe	Belgium	France	Luxembourg	Netherlands	Switzerland	Other Eurpe	America	Other geographical areas	Total
Central governments or central banks										
Institutions										
Corporates										
Retail										
Equity										
Total IRB approach										
Central governments or central banks	58 209	57 856					353	14 640	8	72 857
Regional governments or local authorities										
Public sector entities										
Multilateral development banks										
International organisations										
Institutions	29 838	23 444	198	4 957		508	731	407		30 245
Corporates	20 426	4 216	4 199	1 618	4 457		5 936	5 297	1 600	27 323
Retail	12	12								12
Secured by mortgages on immovable property										
Exposures in default										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a short-term credit assessment										
Collective investments undertakings										
Equity exposures	11 074	5 492	2 678			2 904				11 074
Other exposures	2 959	2 742	201		16					2 959
Total standardised approach	122 518	93 762	7 276	6 575	4 473	3 412	7 020	20 344	1 608	144 470
Total	122 518	93 762	7 276	6 575	4 473	3 412	7 020	20 344	1 608	144 470

Maturity of exposures

	Net exposure value					Total
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	
Central governments or central banks						
Institutions						
Corporates						
Retail						
Equity						
Total IRB approach						
Central governments or central banks	61 580	9 674	872		731	72 857
Regional governments or local authorities						
Public sector entities						
Multilateral development banks						
International organisations						
Institutions	30 245					30 245
Corporates	86	1 869	14 051	11 317		27 323
Retail	12					12
Secured by mortgages on immovable property						
Exposures in default						
Items associated with particularly high risk						
Covered bonds						
Claims on institutions and corporates with a short-term credit assessment						
Collective investments undertakings						
Equity exposures					11 074	11 074
Other exposures					2 959	2 959
Total standardised approach	91 923	11 543	14 923	11 317	14 764	144 470
Total	91 923	11 543	14 923	11 317	14 764	144 470

Credit quality of forborne exposures

	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Of which defaulted	Of which impaired					
Loans and advances								
<i>Central banks</i>								
<i>General governments</i>								
<i>Credit institutions</i>								
<i>Other financial corporations</i>								
<i>Non-financial corporations</i>								
<i>Households</i>								
Debt Securities	209							
Loan commitments given								
Total	209							

Credit quality of performing and non-performing exposures by past due days

	Gross carrying amount/nominal amount											
	Performing exposures			Non-performing exposures								Of which defaulted
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	
Loans and advances	448	448										
<i>Central banks</i>												
<i>General governments</i>												
<i>Credit institutions</i>												
<i>Other financial corporations</i>	396	396										
<i>Non-financial corporations</i>												
<i>Of which SMEs</i>												
<i>Households</i>	52	52										
Debt securities	43 380	43 380		800	400		400					
<i>Central banks</i>												
<i>General governments</i>	14 992	14 992										
<i>Credit institutions</i>												
<i>Other financial corporations</i>	3 392	3 392										
<i>Non-financial corporations</i>	24 996	24 996		800	400		400					
Off-balance-sheet exposures												
<i>Central banks</i>												
<i>General governments</i>												
<i>Credit institutions</i>												
<i>Other financial corporations</i>												
<i>Non-financial corporations</i>												
<i>Households</i>												
Total	43 828	43 828		800	400		400					



Performing and non-performing exposures and related provisions

	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
Loans and advances	448	n/a	n/a												
Central banks															
General governments															
Credit institutions		n/a	n/a												
Other financial corporations	396	n/a	n/a												
Non-financial corporations															
Of which SMEs															
Households	52	n/a	n/a												
Debt securities	43 380	n/a	n/a	800	n/a	n/a				658	n/a	n/a			
Central banks															
General governments	14 992	n/a	n/a												
Credit institutions															
Other financial corporations	3 392	n/a	n/a												
Non-financial corporations	24 996	n/a	n/a	800	n/a	n/a				658	n/a	n/a			
Off-balance-sheet exposures															
Central banks															
General governments															
Credit institutions															
Other financial corporations															
Non-financial corporations															
Households															
Total	43 828	n/a	n/a	800	n/a	n/a				658	n/a	n/a			

Collateral obtained by taking possession and execution processes

	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
Property, plant and equipment (PP&E)		
Other than PP&E		
<i>Residential immovable property</i>		
<i>Commercial Immovable property</i>		
<i>Movable property (auto, shipping, etc.)</i>		
<i>Equity and debt instruments</i>		
<i>Other</i>		
Total		

Disclosure of asset encumbrance

Template A-Encumbered and unencumbered assets								
	Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
		of which notionally eligible EHQLA and HQLA		of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA		of which EHQLA and HQLA
Assets of the reporting institution	176				145 306	11 290		
Equity instruments					11 106	7 140		
Debt securities					39 997	4 030	40 668	4 290
of which: covered bonds								
of which: asset-backed securities								
of which: issued by general governments					11 713		11 751	
of which: issued by financial corporations					2 850		2 900	
of which: issued by non-financial corporations					25 480	4 030	26 030	4 270
Other assets	176				8 049			

All amounts are median values rolling over quarterly medians over the previous twelve months.

Due to the inexistence of 'collateral received or own debt securities issued' and 'Matching liabilities, contingent liabilities or securities lent', Templates B and C are not disclosed.

Template D- Accompanying narrative information on the impact of the business model on assets encumbrance and the importance of encumbrance to the institution's business model

The encumbered assets are due to the margin call for LCH.Clearnet and are of very low importance to the institution's business model. This is liquidity held on Eurosystem level and is therefore of very high credit quality.



Market risk under the standardised approach

	RWAs	Capital requirements
Outright products	4 231	338
Interest rate risk (general and specific)		
Equity risk (general and specific)	2 904	232
Foreign exchange risk	1 327	106
Commodity risk		
Options		
Simplified approach		
Delta-plus method		
Scenario approach		
Securitisation (specific risk)		
Total leverage ratio exposure mesure	4 231	338

Summary reconciliation of accounting assets and leverage ratio exposures

	Applicable Amount
Total assets as per published financial statements	144 753
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	
(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013)	
Adjustments for derivative financial instruments	
Adjustments for securities financing transactions (SFTs)	
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	- 31
(Adjustment for intragroup exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (7) of Regulation (EU) No 575/2013)	
(Adjustment for exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (14) of Regulation (EU) No 575/2013)	
Other adjustments	- 252
Total leverage ratio exposure mesure	144 470



Leverage ratio common disclosure

	CRR leverage ratio exposures
On-balance sheet exposures (excluding derivatives and SFTs)	
On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	144 753
(Asset amounts deducted in determining Tier 1 capital)	(252)
Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	144 501
Derivative exposures	
Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	
Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	
Exposure determined under Original Exposure Method	
Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
(Exempted CCP leg of client-cleared trade exposures)	
Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
Total derivative exposures (sum of lines 4 to 10)	
Securities financing transaction exposures	
Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
(Netted amounts of cash payables and cash receivables of gross SFT assets)	
Counterparty credit risk exposure for SFT assets	
Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
Agent transaction exposures (Exempted CCP leg of client-cleared SFT exposure)	
Total securities financing transaction exposures (sum of lines 12 to 15a)	
Other off-balance sheet exposures	
Off-balance sheet exposures at gross notional amount	- 31
(Adjustments for conversion to credit equivalent amounts)	
Other off-balance sheet exposures (sum of lines 17 to 18)	- 31
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)	
(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	

Leverage ratio common disclosure

	CRR leverage ratio exposures
Capital and total exposures	
Tier 1 capital	18 700
Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	144 470
Leverage ratio	
Leverage ratio	12,9%
Choice on transitional arrangements and amount of derecognised fiduciary items	
Choice on transitional arrangements for the definition of the capital measure	Fully phased in
Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	