Capital instruments main features template						
At 31 December 2019						
1	Issuer	Ikano Bank AB (publ)	Ikano Bank AB (publ)	Ikano Bank AB (publ)	Ikano Bank AB (publ)	Ikano Bank AB (publ)
2	Unique identifier /e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A	N/A	N/A
3	Governing law(s) of the instrument	Sweden	Sweden	Sweden	Sweden	Sweden
	Regulatory treatment					
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated	Solo	Solo	Solo	Solo	Solo
7	Instrument type	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63
8	Amount recognised in regulatory capital (currency in million, as most recent reporting date)	SEK 0 mn	SEK 0 mn	SEK 0 mn	SEK 0 mn	SEK 0 mn
9	Nominal amount of instrument	GBP 7,000,000	NOK 35,000,000	DKK 90,000,000	EUR 39,500,000	SEK 200,000,000
9a	Issue price	100	100	100	100	100
9b	Redemption price	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	2015-05-28	2015-05-28	2015-05-28	2015-08-01	2015-05-28
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	2025-05-28	2025-05-28	2025-05-28	2025-05-28	2025-05-28
14	Issuer call subject to prior supervisory	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates	N/A	N/A	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	Libor 6M + 2,8% p.a.	Nibor 6M + 2.55% p.a.	Cibor 6M + 2.45% p.a.	Euribor 3M + 2.5% p.a.	Stibor 6M + 2.7% p.a.
19	Existence of a dividend stopper	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
20b	Fully discretionary, partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary
21	Existence of step up or other incentive to	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type	N/A	N/A	N/A	N/A	N/A
29	If convertible, specify issuer instrument it	N/A	N/A	N/A	N/A	N/A
30	Write-down features	No	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt	Subordinated debt
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A

Disclosure on asset encumbrance

Template A-Assets

At 31 December 2019 (SEK millions)		Carrying amount of encumbered assets	Fair value of encumbered assets	Carrying amount of unencumbered assets	Fair value of unencumbered assets
		010	040	060	090
010	**Assets of the reporting institution**	**99**		**42 866**	
030	Equity instruments	0	0	65	65
040	Debt securities	0	0	4 401	4 401
050	of which: covered bonds	0	0	1 113	1 113
060	of which: asset-backed securities	0	0	0	0
070	of which: issued by general governments	0	0	1 947	1 947
080	of which: issued by financial corporations	0	0	430	430
090	of which: issued by non-financial corporations	0	0	911	911
120	Other assets	99		38 400	

Template B-Collateral received

At 31 December 2019 (SEK millions)		Fair value of encumbered collateral received or own debt securities issued	Fair value of collateral received or own debt securities issued available for encumbrance
		010	040
130	**Collateral received by the reporting institution**	**148**	**0**
140	Loans on demand	148	0
150	Equity instruments	0	0
160	Debt securities	0	0
170	of which: covered bonds	0	0
180	of which: asset-backed securities	0	0
190	of which: issued by general governments	0	0
200	of which: issued by financial corporations	0	0
210	of which: issued by non-financial corporations	0	0
220	Loans and advances other than loans on demand	0	0
230	Other collateral received	0	0
231	of which: …	0	0
240	**Own debt securities issued other than own covered bonds or ABS**	0	0
241	**Own covered bonds and ABS issued and not yet pledged**		0
250	**TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED**	**43 870**	

Template C-Encumbered assets/collateral received and associated liabilities

At 31 December 2019 (SEK millions)		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and ABSs encumbered
		010	030
010	**Carrying amount of selected financial liabilities**	**16**	**148**
11	of which: Derivatives	16	148

Own Funds disclosure template			
	Common Equity Tier 1 capital: instruments and reserves	**At 31 December 2018 (SEK millions)**	**REGULATION (EU) No 575/2013 ARTICLE REFERENCE**
1	Capital instruments and the related share premium accounts	79	26 (1), 27, 28, 29
	of which: Capital instrument	79	EBA list 26 (3)
	of which: Share premium	0	EBA list 26 (3)
2	Retained earnings	5 459	26 (1) (c)
3	Accumulated other comprehensive income (and any other reserves)	389	26 (1)
3a	Funds for general banking risk	0	26 (1) (f)
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0	486 (2)
5	Minority interests (amount allowed in consolidated CET1)	0	84
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	26 (2)
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**5 928**	**Sum of rows 1 to 5a**
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-5	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-494	36 (1) (b), 37
9	Other transitional adjustments to CET1 Capital	155	
10	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)	0	36 (1) (c), 38
11	Fair value reserves related to gains or losses on cash flow hedges	-7	33 (1) (a)
12	Negative amounts resulting from the calculation of expected loss amounts	0	36 (1) (d), 40, 159
13	Any increase in equity that results from securitised assets (negative amount)	0	32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	33 (1) (b)
15	Defined-benefit pension fund assets (negative amount)	0	36 (1) (e), 41
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	36 (1) (f), 42
17	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)	0	36 (1) (g), 44
18	Direct, indirect and synthetic holdings 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)	0	36 (1) (h), 43, 45, 46, 49 (2) (3), 79
19	Direct, indirect and synthetic holdings 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)	0	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79
20	Empty set in the EU	0	

20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	36 (1) (k)
20b	of which: qualifying holdings outside the financial sector (negative amount)	0	36 (1) (k) (i), 89 to 91
20c	of which: securitisation positions (negative amount)	0	36 (1) (k) (ii) 243 (1) (b) 244 (1) (b) 258
20d	of which: free deliveries (negative amount)	0	36 (1) (k) (iii), 379 (3)
21	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)	0	36 (1) (c), 38, 48 (1) (a)
22	Amount exceeding the 15% threshold (negative amount)	0	48 (1)
23	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	0	36 (1) (i), 48 (1) (b)
24	Empty set in the EU	0	
25	of which: deferred tax assets arising from temporary difference	0	36 (1) (c), 38, 48 (1) (a)
25a	Losses for the current financial year (negative amount)	0	36 (1) (a)
25b	Foreseeable tax charges relating to CET1 items (negative amount)	0	36 (1) (l)
27	Qualifying AT1 deductions that exceeds the AT1 capital of the institution (negative amount)	0	36 (1) (j)
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**-350**	**Sum of rows 7 to 20a, 21, 22 and 25a to 27**
29	**Common Equity Tier 1 (CET1) capital**	**5 577**	**Row 6 minus row 28**
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	0	51, 52
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0	486 (3)
34	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	0	85, 86
35	of which: instruments issued by subsidiaries subject to phase-out	0	486 (3)
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**0**	**Sum of rows 30, 33 and 34**
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0	52 (1) (b), 56 (a), 57
38	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)	0	56 (b), 58

39	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)	0	56 (c), 59, 60, 79
40	Direct, indirect and synthetic holdings of the AT1 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)	0	56 (d), 59, 79, 475 (4)
41	Empty set in the EU		
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)		56 (e)
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**0**	**Sum of rows 37 to 42**
44	**Additional Tier 1 (AT1) capital**	**0**	**Row 36 minus row 43**
45	**Tier 1 capital (T1 = CET1 + AT1)**	**5 577**	**Sum of row 29 and row 44**
Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts	0	62, 63
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	0	486 (4)
48	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	0	87, 88
49	of which: instruments issued by subsidiaries subject to phase-out	0	486 (4)
50	Credit risk adjustments	0	62 (c) & (d)
51	**Tier 2 (T2) capital before regulatory adjustment**	**0**	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	63 (b) (i), 66 (a), 67
53	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)	0	66 (b), 68
54	Direct, indirect and synthetic 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)	0	66 (c), 69, 70, 79
55	Direct, indirect and synthetic holdings 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 amounts)	0	66 (d), 69, 79
56	Empty set in the EU		
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**0**	**Sum of rows 52 to 56**
58	**Tier 2 (T2) capital**	**0**	**Row 51 minus row 57**
59	**Total capital (TC = T1 + T2)**	**5 577**	**Sum of row 45 and row 58**
60	**Total risk-weighted assets**	**31 777**	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount	17.6%	92 (2) (a)
62	Tier 1 (as a percentage of total risk exposure amount	17.6%	92 (2) (b)

63	Total capital (as a percentage of total risk exposure amount	17.6%	92 (2) (c)
64	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 total risk exposure amount)	7.1%	CRD 128, 129, 130, 131, 133
65	of which: capital conservation buffer requirement	2.5%	
66	of which: countercyclical buffer requirement	0.1%	
67	of which: systemic risk buffer requirement	0.0%	
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0.0%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	11.6%	CRD 128
69	[non-relevant in EU regulation]	0	
70	[non-relevant in EU regulation]	0	
71	[non-relevant in EU regulation]	0	
Amounts below the thresholds for deduction (before risk-weighting)			
72	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	0	36 (1) (h), 45, 46, 56 (c), 59, 60, 66 (c), 69, 70
73	Direct and indirect holdings 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	0	36 (1) (i), 45, 48
74	Empty set in the EU	0	
75	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)	0	36 (1) (c), 38, 48
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal rating-based approach (prior to the application of the cap)	0	62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0	62
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase-out arrangements	0	484 (3), 486 (2) & (5)
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	484 (3), 486 (2) & (5)
82	Current cap on AT1 instruments subject to phase-out arrangements	0	484 (4), 486 (3) & (5)
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	484 (4), 486 (3) & (5)
84	Current cap on T2 instruments subject to phase-out arrangements	0	484 (5), 486 (4) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	484 (5), 486 (4) & (5)

Table 1: Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer per 31 December 2019 (SEK)

Row		General credit exposure		Trading book exposure		Securitisation exposure		Own funds requirements				Own funds requirement weights	Countercyclical capital buffer rate
		Exposure value for SA	Exposure value for 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 exposure	Of which: Trading book exposures	Of which: Securitisation exposures	Total		
		010	020	030	040	050	060	070	080	090	100	110	120
010	Breakdown by country												
011	Sweden	16 442 344 363	-	-	-	-	-	904 627 415			904 627 415	0.43	0.0%
012	Norway	2 574 539 155	-	-	-	-	-	146 280 107			146 280 107	0.07	1.0%
013	Denmark	4 265 308 857	-	-	-	-	-	242 153 331			242 153 331	0.12	0.0%
014	Finland	1 148 644 668	-	-	-	-	-	67 168 240			67 168 240	0.03	0.0%
015	United Kingdom	6 233 605 550	-	-	-	-	-	375 584 849			375 584 849	0.18	0.0%
016	Germany	4 800 459 420	-	-	-	-	-	288 709 168			288 709 168	0.14	0.0%
017	Poland	565 082 383	-	-	-	-	-	34 589 835			34 589 835	0.02	0.0%
018	Austria	131 625 136	-	-	-	-	-	7 942 469			7 942 469	0.00	0.0%
019	Others	206 528 153	-	-	-	-	-	16 203 166			16 203 166	0.01	0.0%
020	Total	36 368 137 685	-	-	-	-	-	2 083 258 580	-	-	2 083 258 580		

Table 2: Amount of institution-specific countercyclical capital buffer per 31 December 2019 (SEK)

Row		Column
010	Total risk exposure amount (SEK)	31 777 237 981
020	Institution specific countercyclical buffer rate	0.07%
030	Institution specific countercyclical buffer requirement (SEK)	22 307 621

Ikano Bank AB

Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

	At 31 December 2018 (SEK)	Applicable amount
1	Total assets as per published financial statements	42 965 444 601
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	0
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013)	0
4	Adjustments for derivative financial instruments	84 342 617
5	Adjustment for securities financing transactions (SFTs)	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	2 896 999 097
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(7) of Regulation (EU) No 575/2013)	0
EU-6b	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of Regulation (EU) No 575/2013)	0
7	Other adjustments	-1 994 961 983
8	**Leverage ratio total exposure measure**	**43 951 824 332**

Table LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures
On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	41 345 858 920
2	(Asset amounts deducted in determining Tier 1 capital)	-493 882 803
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	**40 851 976 117**

Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	118 506 502
5	Add-on amounts for PFE associated with all derivatives transactions (mark- to-market method)	84 342 617
EU-5a	Exposure determined under Original Exposure Method	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	**Total derivatives exposures (sum of lines 4 to 10)**	**202 849 118**
SFT exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	Counterparty credit risk exposure for SFT assets	0
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013	0
15	Agent transaction exposures	0
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	0
16	**Total securities financing transaction exposures (sum of lines 12 to 15a)**	**0**
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	26 414 078 489
18	(Adjustments for conversion to credit equivalent amounts)	-23 517 079 392
19	**Other off-balance sheet exposures (sum of lines 17 and 18)**	**2 896 999 097**
Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		

EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
Capital and total exposure measure		
20	**Tier 1 capital**	**5 577 416 043**
21	**Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	**43 951 824 332**
Leverage ratio		
22	**Leverage ratio**	12.7%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	Transitional
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013	0

Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	41 345 858 920
EU-2	Trading book exposures	0
EU-3	Banking book exposures, of which:	41 345 858 920
EU-4	Covered bonds	1 117 523 003
EU-5	Exposures treated as sovereigns	2 618 348 863
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	54 873 355
EU-7	Institutions	2 322 867 330
EU-8	Secured by mortgages of immovable properties	0
EU-9	Retail exposures	29 790 677 730
EU-10	Corporate	4 087 397 729
EU-11	Exposures in default	425 912 023
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	928 258 887