

Bank Name	DekaBank Deutsche Girozentrale
LEI Code	0W2PZJM8XOY22M4GG883
Country Code	DE

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	4,520	5,052	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,768	4,210	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	382	382	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	3,411	3,905	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	-46	-160	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-14	91	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-224	-198	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-214	-185	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	473	374	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	473	374	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	196	298	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	537	529	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-340	-231	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,964	4,507	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	556	544	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	663	618	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-107	-74	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	28,022	29,162	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	13.45%	14.44%	CA3 {1}	•
Tier 1 Capital ratio	14.15%	15.46%	CA3 {3}	•
Total Capital ratio	16.13%	17.32%	CA3 {5}	



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	14,179	14,672
Risk exposure amount for securitisation and re-securitisations in the banking book	844	762
Risk exposure amount for contributions to the default fund of a CCP	182	146
Risk exposure amount Other credit risk	13,153	13,764
Risk exposure amount for position, foreign exchange and commodities (Market risk)	10,378	10,344
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	1,458	1,918
Risk exposure amount for operational risk	2,006	2,228
Other risk exposure amounts	0	0
Total Risk Exposure Amount	28,022	29,162

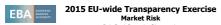
⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	1,357	532
Of which debt securities income	271	108
Of which loans and advances income	745	279
Interest expenses	1,192	454
(Of which deposits expenses)	516	202
(Of which debt securities issued expenses)	204	72
(Expenses on share capital repayable on demand)	0	0
Dividend income	29	14
Net Fee and commission income	952	536
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-2	0
Gains or (-) losses on financial assets and liabilities held for trading, net	252	267
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	383	-12
Gains or (-) losses from hedge accounting, net	3	0
Exchange differences [gain or (-) loss], net	-52	-25
Net other operating income /(expenses)	-114	-34
TOTAL OPERATING INCOME, NET	1,616	823
(Administrative expenses)	809	444
(Depreciation)	25	11
(Provisions or (-) reversal of provisions)	-3	-1
(Commitments and guarantees given)	3	-1
(Other provisions)	-6	0
Of which pending legal issues and tax litigation ¹	7	
Of which restructuring ¹	15	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	20	21
(Loans and receivables)	1	22
(Held to maturity investments, AFS assets and financial assets measured at cost)	19	-1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	27	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	792	349
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	541	205
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	541	205
Of which attributable to owners of the parent	541	205

⁽¹⁾ Information available only as of end of the year



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	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	/06/2015						
			VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		RICE RISKS HARGE FOR			
(min Eur.)	EXPOSURE AMOUNT		URE EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	8,065	7,949	0	0	0	0							0	0	0	0							
Of which: General risk	3,977	4,695	0	0	0	0							0	0	0	0							
Of which: Specific risk	1,936	2,121	0	0	0	0							0	0	0	0							
Equities	1,935	1,763	0	0	0	0							0	0	0	0							
Of which: General risk	428	837	0	0	0	0							0	0	0	0							
Of which: Specific risk	309	451	0	0	0	0							0	0	0	0							
Foreign exchange risk	378	632	0	0	0	0							0	0	0	0							
Commodities risk	10.378	10.344	0	0	0	0	0	•	0	_	0	•	0	0	0	0	0	^	0	0	•		



AUTHORITY	Credit Risk - Standardised Approach								
	DekaBank Deutsche Girozentrale				Standardise	ed Approach			
			As of 31/12/2	014		,	s of 30/06/2	015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	13.990	14.920	39		13.849	14.471	49	
	Regional governments or local authorities	875	874	0		837	837	3	
	Public sector entities	47	712	0		39	663	0	
	Multilateral Development Banks	76	76	0		26	26	0	
	International Organisations	1,233	1,232	0		373	373	0	
	Institutions	17,443	17,153	41		17,575	17,439	46	
	Corporates	1,027	802	835		1,025	799	818	
	of which: SME	3	2	2			0	0	
	Retail of which: SMF	126	85	63		123	79	58	
Consolidated data		19	5	3		16	4	2	
Consolidated data	Secured by mortgages on immovable property	1	1	0		U	0	0	
	of which: SME Exposures in default	Ů,	0	0	0	30	15	17	15
	Items associated with particularly high risk	1	1	1	U	30	15	17	15
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	Ů	0	0		1	1	1	
	Collective investments undertakings (CIU)	108	108	108		34	34	34	
	Equity	296	296	523		289	289	512	
	Securitisation	278	278	276		209	291	241	
	Other exposures	27	27	27		28	28	24	
	Standardised Total	35,529	36,565	1,914	15	34,522	35,345	1,803	26

					Standardise	d Approach			
			As of 31/12/2	2014		ı	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	13,567	13,369	0		13,429	12,817	0	
	Regional governments or local authorities	745	745	0		712	712	0	
	Public sector entities	47	712	0		39	663	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	17,122	17,047	15		17,467	17,331	13	
	Corporates	413	406	402		411	407	407	
	of which: SME	3	2	2		0	0	0	
	Retail	106	79	59		109	75	56	
	of which: SME	11	3	2		9	2	1	
GERMANY	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	1	0	1	0	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	1	
	Collective investments undertakings (CIU)	108	108	108		34	34	34	
	Equity	275	275	502		265	265	484	
	Securitisation								
	Other exposures	11	11	11		7	7	7	
	Standardised Total ²				2				2

					Standardise	ed Approach			
		A	s of 31/12/2	014		į	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	20	242	0		22	243	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	239	24	5		7	7	4	
	Corporates	51	51	53		7	7	7	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	26	12	12	14
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				14

					Standardise	ed Approach			
			s of 31/12/2	2014		ı	As of 30/06/	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	135	281	0		140	286	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	1		4	4	2	
	Corporates	10	10	9		20	20	15	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

					Standardise	ed Approach			
			s of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	86	86	0		51	51	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		3	3	1	
	Corporates	124	124	158 0		124	121	156	
	of which: SME Retail	0	0	0		U	0		
	of which: SME	3	1	1		3	1	0	
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
LUXLINDOUNG	of which: SME	0	0	0		0	0	0	
	Exposures in default	ő	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	-
	Covered bonds	o o	ō	ō		0	ō	ō	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	o o	0	0		0	0	0	
	Equity	0	0	0		3	3	7	
Se	Securitisation								
	Other exposures	0	0	0		4	4	0	
	Standardised Total ²				0				0

Schnoticised total

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securistication exposures

					Standardise	d Annroach			
			As of 31/12/2	1014	Standardisc		As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	432	0		0	541	0	
	Regional governments or local authorities	42	42	0		46	46	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	65	65	13		77	77	16	
	Corporates	67	67	67		85	85	72	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation			0					
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Premiura (1954 Total)

1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2) Total value adjustments and provisions per construct of constantants does not include Constitution and constantants per construction of constantants.

(2) Total value adjustments and pr	rovisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
		,	As of 31/12/2	014		į	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	17	17	0		23	34	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	2		3	3	2	
	Corporates	5	5	7		11	11	12	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
_	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	2014		į	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1.233	1.232	0		373	373	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	U	0	0		U	0	0	
	or which: SME Retail	U	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
COOK ISLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
COOK ISLANDS	of which: SME	0	0	0		0	0	0	
	Exposures in default	ŏ	0	ů	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	Ů
	Covered bonds	0	l ő	ő		o o	l ő	ı ö	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			s of 31/12/2	014			s of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	11	11	0		4	4	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	76	76	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	10	5	5		13	6	6	
	of which: SME Retail	0	0	0		U	0	0	
	of which: SME		2	0		3	1	0	
SWITZERLAND	Secured by mortgages on immovable property	l "	0	l ő		0	0	0	
SWITZERLAND	of which: SME	ň	0	ı ö		0	0	,	
	Exposures in default	ň	0	l ő	0	0	0	ı ö	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	
	Covered bonds	ō	ō	ō		0	ō	ō	
	Claims on institutions and corporates with a ST credit assessment	l ō	0	ō		0	ō	0	
	Collective investments undertakings (CIU)	Ō	0	ō		0	0	0	
	Equity	21	21	21		21	21	21	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure, before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
		ı	As of 31/12/	2014		į	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	15	15	0		18	18	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total*

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2) Total value adjustments and movisions per country of numbersety does not include Securistisation exposures.

(2) Total value adjustments and pro	wisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
		A	s of 31/12/2	014		,	As of 30/06/2	015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	267	55	50		268	56	51	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
CAYMAN ISLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
I	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
I		0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
I	Eduity Securitisation	0	0	U		U	0	U	
	Other exposures	0	0	0		0	0	0	
I	Standardised Total ²		Ů	Ů	0		Ů	Ů	0
	Standardised Total								

Standardised Total*

(I) Original exposure, unilise Exposure elects, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counteparty does not include Securistication exposures

EBA SUBSTRACT 2015 EU-wide Transparency Exercise

амтное	Credit Risk - IRB Approach												
	DekaBank Deutsche Girozentrale						IRB Ap	proach					
				As of 31	12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min BUR, %) Central banks and central governments Institutions			Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		718	0	736	82	0	0	351	0	362	44	0	0
		14.075	6	13.926	3.156	0	. 5	15.161	0	15.012	3.293	0	23
	Corporates Corporates - Of Which: Specialised Lending	20.995 8.977	716 634	19.339 8.621	7.233 3.465	0	118 83	22.782 9.957	759 684	20.957 9.594	7.502 3.518	0	159 136
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	8,9//	634	8,621	3,465	0	83	9,957	684	9,594	3,518	0	136
	Retail	,	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	, i	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-		0	ň	n	o o	o o	0	0	o o	0	0	ő
Corisonaatea aata	Retail - Qualifying Revolving	ň	0	ő	0	0	0	0	0	ő	0	0	ő
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	0	ō	0	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	174	0	174	517	0		293	0	293	947	0	
	Securitisation	1.387		1.387	568		0	1.326		1.326	521		0
	Other non credit-obligation assets				527						415		
	IRB Total				12.002						12 722		

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,865	0	3,865	350	0	0	4,951	0	4,951	407	0	0
	Corporates Corporates - Of Which: Specialised Lending	5.085	477 467	5.009	1.734	0	83	5.714	520	5.661	1.877	0	116
	Corporates - Of Which: SME Corporates - Of Which: SME	2.406	467	2.344	867	0	72	2.322	512	2.281	800	0	107
	Retail	U	0	0	0	0	0	0	U	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	l ö	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
GERMANI	Retail - Qualifying Revolving	0	0	o o	0	0	ő	0	0	o o	0	0	n n
	Retail - Other Retail	0	0	o o	0	0	ő	0	0	o o	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	0	ō	0	ō	ō	ō	0	ō	ō	0	ō
	Equity	36	0	36	114	0	0	136	0	136	483	0	0
	Securitisation Other non credit-obligation assets												
	IPR Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original Exposure Exposure Risk exposure amount Value adjustments Original Exposure Exposure Exposure Adjustments Value Value Adjustments Value Valu											Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0 3.938	0	0	0 630	0	0	0	0	0 4.639	0	0	0
	Institutions Corporates	1,273	6	3,919 1,247	456	0	0	4,657 1.355	0	1,331	910 421	0	0
	Corporates - Of Which: Specialised Lending	429	0	426	181	0	0	491	0	491	143	0	0
	Corporates - Of Which: SME	429	0	420	101	0	0	491	0	491	143	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	o o	0	0	o o	0	0	o o	0	0	o o
	Retail - Secured on real estate property - Of Which: SME	ő	ő	ŏ	ő	ő	ő	ő	ő	ő	ő	ő	ő
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	7	0	7	22	0	0	9	0	9	27	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												

LISB Total

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	13	0	31	5	0	0	9	0	19	3	0	0
	Institutions	1.521	0	1.521	315	0	0	1.370	0	1.370	288	0	0
	Corporates	2,431	1	2,252	968	0	3	2,724	1	2,566	1,023	0	1
	Corporates - Of Which: Specialised Lending	1,203	0	1,201	488	0	1	1,386	0	1,385	546	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
FDANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	U	U	0	0	0	0	0	U	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	U	U	0	0	0	0	0	U	0	0	0	0
	Retall - Other Retall - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	21	0	21	60	0	0	22	0	22	65	0	0
	Securitisation	21	0	21	00	U	U	22		22	- 63	U	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original Exposure Exposure Risk exposure amount adjustn						Original I	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	613	0	613	76	0	0	563	0	563	52 908	0	0
	Corporates Corporates - Of Which: Specialised Lending	3.239	44 44	3.205 402	998 83	0	0	2.913 501	39 39	2.884 501	908 119	0	5
	Corporates - Of Which: SME	402	-44	402	83	0	0	0	39	301	119	0	3
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	ő	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	0	ō	ō	0	0	ō	0	ō	ō	0	0	ō
EGAEL IDOUTE	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	2	0	2	7	0	0	10	0	10	38	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	749	0	749	190	0	0	793	0	793	232	0	0
	Corporates	2.571	25	2.264	918	0	3	2.885	27	2.483	946	0	5
	Corporates - Of Which: Specialised Lending	1,609	25	1,597	660	0	2	1,765	27	1,754	654	0	5
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LINITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	U	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	58	0	58	169	0	0	55	0	55	161	0	0
	Securitisation	30		30	109	U	u u	33		33	101	U	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	12/2014					As of 30,	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	431	0	431	150	0	0	283	0	283	113	0	0
	Corporates	1,512	0	1,434	489	0	0	1,481	0	1,448	427	0	0
	Corporates - Of Which: Specialised Lending	392	0	314	135	0	0	459	0	438	126	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	.0	0	0	0	0	0	0	0	0	0
	Equity	11	0	11	32	0	0	12	0	12	34	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
								Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	699	0	699	75	0	0	332	0	332	36	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	U	U	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
COOK ISLANDS	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
COOK ISLANDS	Retail - Qualifying Revolving	0	0	ő	0	0	ő	0	0	ő	0	0	0
	Retail - Other Retail	ō	ō	ō	0	0	ō	0	ō	ō	ō	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	741	0	741	211	0	0	834	0	834	215	0	0
	Corporates	403	0	221	34	0	0	307	0	132	27	0	0
	Corporates - Of Which: Specialised Lending	213	0	32	17	0	0	204	0	30	16	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	U	U	0	0	0	0	U	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retall - Other Retall - Of Which: SME Retall - Other Retall - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - OF Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	4	0	4	12	0	0	5	0	5	14	0	-
	Securitisation Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	849	0	849	590	0	0	448	0	448	629	0	21
	Corporates	109	0	109	38	0	0	106	0	106	61	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	. 0	0	0	. 0	0	0	0	0	207	0	0	0
	Corporates	428	0	193	104	0	0	433	0	207	132	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	U	0	0	0	0	0
	Corporates - Or Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0		0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
CAYMAN ISLANDS	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
CATHAN ISLANDS	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	0	ō	ō	0	ō	ō	0	0	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

Sovereign Exposure

	(mln EUR)							As of 3	31/12/2014						
	(min Eore)	GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross o	exposures (long) i ner counterpaties	net of cash short	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p		positions of sov	is a maturi	ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	n negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0	0	18 32 11 45 152 74 4	0 0 1 5 3 0	7 36 11 40 143 51 13 301	0 0 0 -1 -14 -3 0
[0 - 3M [Belgium	2 150 11 0 0 0 82 246	0 0 0 0 0 0	2 150 11 0 0 0 82 246	0 0 0 0 0 0	0 0 0 0 0 0	2 150 11 0 0 0 0 82 246	0	0	0	0	12 2 12 12 0 58 76 5	0 0 0 0 0 1 1 2	7 7 3 12 0 53 50 4	0 0 0 0 0 -1 -1 -1 0
To -3M GM - 1Y GM - 1Y GM - 1Y GM - 2Y GM - 3Y 	Bulgaria	0	0	0	0	0	2.10	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Czech Republic	0	0	-	0	0	0	0	0	0	0	14	0	13 13	-12 -12
Total	Denmark			0		0	0		0			14			
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y] [1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y [10Y-more	Finland	0	0						0			8 0 0 23 23 23 3 4	0 0 0 0 0 0	0 0 0 18 22 45 2	0 0 0 0 -5 0
Total [0 - 3M [17]	France	12 228 1 1 102 1 77 421	0 1 1 1 1 1 1 0	0 12 228 -4 -3 93 -9 77 394	0 0 0 0 0 0	0 0 0 0 0 100 0 0	0 111 227 -5 -4 -9 -9 77 288	0	0	0	0	62 0 44 12 21 50 36 3 166	0 0 0 0 0 0	87 0 44 12 23 92 129 3 3 303	-6 0 0 0 -11 -6 -1 0

Sovereign Exposure

	(mln EUR)							As of 3	31/12/2014						
			RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) i	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	n negative fair Je
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
T 0 - 3M T 3M - 1 Y T 1Y - 2Y T 2Y - 3Y T 3Y - 5Y T 10Y - more Total	Germany	1.113 1.707 1,960 1,659 2,263 2,063 188 10,954	41 221 225 443 215 407 146 1,698	1.106 1.700 1,874 1,588 2,019 1,942 127	0 0 0 0 0 0	61 516 706 1,160 1,853 1,583 0 5,878	540 938 943 -15 -49 -48 6 2,316	90 990 6,100 1,025 1,050 1,112 2,130 12,497	38 23 22 77 42 104 713 1,019	5.000 1.104 0 150 305 2,825 250 9,634	-42 -2 0 -13 -21 -283 -40	0 0 2 57 21 0 0	0 0 0 0 0	0 0 0 28 4 6 0	0 0 0 -26 0 -5 0
[0 - 3M[Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Hungary			-					0	0			0	0	0
Total [0 - 3M	Ireland	0 1 0 32 0 0 0	0 0 0 0 0	0 1 0 32 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 32 0 0 0	0			0	0	-		
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y [10Y - more Total	Italy	33 0 130 149 1 0 6	0 0 0 0 0 0	33 0 130 149 1 0 6	0 0 0 0 0 0	0 0 0 0 0 0	33 0 130 149 1 0 6	0	0	0	0	10	0	10 20	-10 -10
[0 - 3M [Latvia	286 2 4 0 0 25 0 51	0 2 4 0 0 25 0 51	286 2 4 0 0 25 0 51	0 0 0 0 0 0	0 0 0 0 0 0	286 0 0 0 0 0 0	0	0	0	0	20	0	30	-20
Total [0 - 3M [Lithuania	81	51 81	81	0	0	0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

				Deutsche Giroze											
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (gross of	RECT LONG accounting value provisions)	NET DIRECT PO	ereign debt to oth is a maturi	ner counterpaties ty matching)	net of cash short only where there			SURES IN DERIVATIV			REIGN EXPOSURE	5 (3) (on and off Derivatives with	
		'	(1)		'	(1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total	Netherlands	0	0	0	0	0	0	0	0	0	0	6 8 35 141 21 4 214	0 0 1 0 0	9 3 30 48 21	0 0 -6 -1
[0 - 3M [Poland	6 0 141 5 30 50 0	1 0 0 0 0 0 50 0	6 0 141 5 30 50 0	0 0 0 0 0	1 0 0 0 30 0 0 30	4 0 141 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	0	0	0	0		0	0	0	0	0	9	0	9	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	1 0 29 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 29 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 0 0 0 0	0	0	0	0	6	0	6	0
[0 - 3M [Slovenia	0 0 14 0 0 0	0 0 0 0 0	0 0 14 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 14 0 0 0 0	0	0	0	0	0	0	0	0
Total	Spain	2 1 63 36 0 7	0 0 1 0 0 0 0	2 1 63 36 0 7	0 0 0 0 0 0	0 0 0 0 0	1 0 63 36 0 7					13 2	0	13 10	-10 -5
Total [0 - 3M [Sweden	109	2	109	0	0	107	0	0	0	0	13 41 21	0 1 0	8 5 41 21	-15 0 -5 -1 -1
[10Y - more Total	-	0	0	0	0	0	0	0	0	0	0	75	1	75	-7

Sovereign Exposure

		F													
	(mln EUR)								31/12/2014						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			orovisions) [1]			ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [United Kingdom	4 0 0 0 0 0 0 522 527	0 0 0 0 0 0	4 0 0 0 0 0 0 522 527	0 0 0 0 0 0	0 0 0 0 0	4 0 0 0 0 0 0 522 527	0	0	0	0	5 4	0	12 5 4	0 -5 0
Total [0 - 3M [10 - 3M [13 M - 17 [17 - 27 [17 - 27 [137 - 57 [157 - 107 [1107 - more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0	0
[0 - 3M [Norway														
Total	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y] [2Y - 3Y[[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0 3 0 0 0 0 111 63 177	0 0 0 0 0 0	0 3 0 0 0 0 111 63	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong		0		0	0		0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [U.S.	0 1 0 0 0 48 0 95	0 0 0 0 0	0 1 0 0 0 0 48 0 95	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0



Sovereign Exposure

DekaBank Deutsche Girozentrale

	(mln EUR)							As of	31/12/2014						
	(IIIII EUR)	GROSS DII EXPOSURES (2	RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
			provisions)			y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fäir-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Switzerland							0	0			11	0	10	0
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		_	0	0	11	0	10	0
Total	Other Central and eastern Europe countries non EEA	6 0 0 0 3 0 0	0 0 0 0 0 0	6 0 0 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0 0	6 0 0 0 3 0 0	0	0	0	0	5	0	5	-6
Total	Middle East	3	0	3	0	0	3	0	0	0	0	5	0	5	-6
Total [0-3M-17] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[11-2Y] [12-2Y] [27-3Y] [37-5Y] [57-10Y] [10Y-more Total	Africa	0		0	0		0	0	0	0	0	0	0	0	
Total	Others	U	U	3	U	v	U	0	0	0	0	•	v	v	U
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of	30/06/2015						
		GROSS DI	IRECT LONG (accounting value	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)	positions of sov	is a maturit	ty matching) (1)	omy where there	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	th negative fair lue
sidual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [3M - 1Y [1Y - 2Y] 2Y - 3Y] 3Y - 5Y] 5Y - 10Y [10Y - more Total	Austria	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	32 11 68 149 110 4	0 1 4 3 0	36 11 62 141 28 13	0 -1 -14 -3 0
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 0Y - more	Belgium	1 11 0 0 0 0 0 0 113 125	0 0 0 0 0	1 11 0 0 0 0 0 0 113 125	0 0 0 0 0	0 0 0 0 0	1 11 0 0 0 0 0 113	0	0	0	0	25 2 30 13 72 87 8	4 0 0 0 2 3 0	3 30 12 43 62 54 8 211	0 -9 0 -6 -1 -1 -1 0
D - 3M [M - 1Y [IY - 2Y [IY - 3Y [Y - 5Y [Y - 10Y [IY - more Total	Bulgaria	0		0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [Y - 10Y [0Y - more Total	Cyprus	0		0	0	0	0	0	0	0	0	0	0	0	0
- 3M [4 - 1Y [7 - 2Y [7 - 3Y [7 - 5Y [- 10Y [7 - more	Czech Republic											14	0	13	-12
Total - 3M [4 - 1Y [7 - 2Y [7 - 3Y [7 - 5Y [- 10Y [7 - more	Denmark	0		0	0	0	0	0	0	0	0	14	0	13	-12
Total - 3M [M - 1Y [Y - 2Y [Y - 3Y [/ - 5Y [- 10Y [Y - more	Estonia	0		0	0	0	0	0	0	0	0	0	0	0	0
otal - 3M [- 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more - otal	Finland	0	0	0	0	0	0	0	0	0	0	24 48 4	0 0 0	19 31 19 2	0 -5 0 0
tal 3M [- 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more - tal	France	0 1 53 3 1 102 0 67	0 0 3 3 1 1 0 0	0 1 48 3 1 98 0 67 217	0 0 0 0 0 0	0 0 0 0 100 0 100	0 0 45 0 0 -4 0 67	0	0	0	0	76 42 0 22 37 66 53 3	0 0 0 0 0 0 0	70 57 0 62 39 88 96 3	-6 -3 0 -17 0 -6 -1 0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG	NET DIRECT PO	SITIONS (gross e	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p		,	is a maturit	y matching) 1)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Germany	1.649 2.376 2,109 1,225 2,001 2,194 158 11,712	174 125 479 205 159 434 158	1.648 2.187 2,109 1,225 1,750 2,194 151	0 0 0 0 0	15 694 1,049 946 1,797 1,512 0	318 1.343 581 74 -206 249 18 2,378	85 3.430 5,060 760 1,355 1,280 2,230 14,201	55 18 61 12 54 83 559 842	1.070 155 3,330 55 1,250 3,025 470 9,356	-37 -1 -12 -2 -34 -202 -40	43 35 9	0 0 0	25 4 4 19	-26 0 0 -17
[0 - 3M[Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M[Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hungary	0			0			0	0					0	0
Total	Ireland	0 31 0 0 0	0 0 0 0 0	0 0 31 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 31 0 0 0 0			0	0	0	0		
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total	Italy	31 0 70 194 1 0 8	0 0 0 0 0	31 0 70 194 1 0 8	0 0 0 0 0 0	0 0 0 0 0	31 0 70 194 1 0 8 0	0	0	0	0	73 20 10 10	0 0 0 0	10 20	-10 -10
[0 - 3M [Latvia	273 2 4 0 0 26 0 47	0 2 4 0 0 26 0 47	273 2 4 0 0 26 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	273 0 0 0 0 0 0	0	0	0	0	113	0	30	-20
Total	Lithuania	79	79	79	J		0		0	0	-	0	0		
Total [0 - 3M [Luxembourg	0		0	0		0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Netherlands	0	0	0	0	0	0	0	0	0	0	108 34 18 4	0 1 0 0	93 55 13	0 -7 0
[0 - 3M [[3M - 1 Y [Poland	4 138 0 34 0 50 0	2 0 0 0 0 50 0	4 138 0 34 0 50 0	0 0 0 0 0	0 0 0 29 0 0 0	2 138 0 0 0 0	0	0	0	0	7	0	1	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	0 0 0 0 0 2 5 0	0 0 0 0 0 0	0 0 0 0 0 2 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 2 5 0	0	0	0	0	0	0	0	0
Total [0 - 3M [Romania														
Total [0 - 3M [3M - 1Y [14 - 2Y [12 - 2Y [13 - 2Y [13 - 2Y [15 - 10 - 10]]]]] [10 - more	Slovakia	0 0 28 0 0 0 0	0 0 0 0 0	0 0 28 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 28 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia	28 2 14 52 0 0 0	0 0 0 0 0 0	28 2 14 52 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	28 2 14 52 0 0 0	0	0	0	0	0	0	0	0
Total	Spain	67 2 21 41 36 7 3 18	0 0 0 0 0 0	67 2 21 41 36 7 3 18	0 0 0 0 0 0	0 0 0 0 0 0	67 2 21 41 36 7 7 3 18	0	0	0	0	23 3 20 17	0 0 0 0	10 3 10 1	-10 0 -5 0
Total [0 - 3M	Sweden	128	1	128	0	0	127	0	0	0	0	9 5 67	0 0 0	24 9 5	-15 0 -5 -2
Total		0	0	0	0	0	0	0	0	0	0	81	1	81	-7



	(mln EUR)							As of	30/06/2015						
		GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturit	ty matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [United Kingdom	5 0 0 0 0 0 0 552 557	0 0 0 0 0	5 0 0 0 0 0 552 557	0 0 0 0 0	0 0 0 0 0	5 0 0 0 0 0 552 557	0	0	0	0	5 4	0 0	5 4	-5 0
[0 - 3M [Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	-													J
Total	Australia	0		0	0			0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Canada	0 3 0 0 0 39 80 68	0 0 0 0 0	0 3 0 0 0 39 80 68	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong		Ō		0	ő	Ö	0	0	0	0	0	0	0	0
Total [0 - 3M [Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	u.s.	0 1 0 52 0 0 102 155	0 0 0 0 0 0	0 1 0 52 0 0 102	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0



	(mln EUR)	As of 30/06/2015													
		GROSS DIF	RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				DIRE	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)		
	Country / Region	gross of p						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] TOTAL	Switzerland	0	0	0	0	0	0	0	0	0	0	12	0	10	0
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	0 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 0	U	0	0		12	0	4	0
Total [0 - 3M [Other Central and eastern Europe countries non EEA	5 0 0 3 0 0 0	0 0 0 0 0 0	5 0 0 3 0 0 0	0 0 0 0 0 0	0 0 0 0 0	5 0 0 3 0 0 0	0	0	0	0	5	0	5	-6
Total [0 - 3M [13M - 1Y [13M - 1Y [12Y [12Y - 3Y [13Y - 5Y [13Y - 10Y [10Y - more]] [10Y - more	Middle East	3	0	3	0	0	3	0	0	0	0	5	0	5	-6
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0 0 0 0 6 0 0	0 0 0 0 0 0	0 0 0 0 6 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 6 0 0	0	0	0	0	30 20	0 0	0	0
[0 - 3M [Africa				-		6	0	0	0	0			0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a chrelar for the delethification of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



Information on performing and non-performing exposures

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount			Accumulated impair changes in fair valu provisions	ment, accumulated e due to credit risk and	Collaterals and		Gross carrying amount			Accumulated impair changes in fair value provisions ⁴	ment, accumulated e due to credit risk and	Collaterals and		
		Of which performing but past due >30 days and <=90 days	Of which no	n-performing ¹	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		performing but past due >30		n-performing ¹	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures	
				Of which: defaulted					days and <=90 days		Of which: defaulted	exposures*	exposures-		
(mln EUR, %) Debt securities (including at amortised cost and fair value)	19,361	0	0	0	23	0	0	16,953	0	0	0	30	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	6,335	0	0	0	-10	0	0	6,475	0	0	0	-18	0	0	
Credit institutions	6,615	0	0	0	14	0	0	4,864	0	0	0	15	0	0	
Other financial corporations	4,089	0	0	0	31	0	0	3,162	0	0	0	30	0	0	
Non-financial corporations	2,322	0	0	0	-11	0	0	2,452	0	0	0	2	0	0	
Loans and advances(including at amortised cost and fair value)	49,733	0	756	706	18	162	277	53,371	0	809	777	18	192	277	
Central banks	11	0	0	0	0	0	0	4	0	0	0	0	0	0	
General governments	2,428	0	0	0	0	0	0	3,003	0	0	0	0	0	0	
Credit institutions	26,199	0	0	0	2	0	0	29,278	0	0	0	1	0	0	
Other financial corporations	10,512	0	26	0	1	14	17	9,326	0	26	26	1	14	17	
Non-financial corporations	10,564	0	730	706	14	148	260	11,748	0	783	751	16	178	259	
Households	19	0	0	0	0	0	0	10	0	1	0	0	0	0	
DEBT INSTRUMENTS other than HFT	69,094	0	756	706	41	162	277	70,324	0	809	777	47	192	277	
OFF-BALANCE SHEET EXPOSURES	7,132		13	8	104	1	0	7,955		13	8	78	1	0	

For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Forborne Exposures

ſ			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial guarantees received on	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial			
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	889	694	143	142	313	961	754	177	173	337			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	38	0	1	0	0	34	0	0	0	0			
Non-financial corporations	851	694	143	142	313	926	754	176	173	337			
Households	0	0	0	0	0	0	0	0	0	0			
DEBT INSTRUMENTS other than HFT	889	694	143	142	313	961	754	177	173	337			
Loan commitments given	8	8	0	0	0	8	8	0	0	0			

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30



Leverage ratio

	(min EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	3,964	4,507	LRCom {20}	
В	Total leverage ratio exposures	107,533	111,255	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	3.69%	4.05%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage l [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered 1				
Loans and advances	4,269	4,215	4,979	4,929				
of which: Other financial corporations	249	251	98	102				
of which: Non-financial corporations	4,019	3,963	4,881	4,827				
of which: Households	0	0	0	0				

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.