

Bank Name	Co -operative Central Bank Ltd
LEI Code	5493007F6CE5P22TJ731
Country Code	CY

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION		
OWN FUNDS	1,222	1,222	CA1 {1}	Articles 4(118) and 72 of CRR		
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,222	1,222	CA1 {1.1.1}	Article 50 of CRR		
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,515	1,515	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	-474	-471	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	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR		
Other Reserves	185	184	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 (l) of CRR		
Minority interest given recognition in CET1 capital	0	1	CA1 {1.1.1.7}	Article 84 of CRR		
Adjustments to CET1 due to prudential filters	0	0	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR		
(-) Intangible assets (including Goodwill)	-1	-1	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	-3	-7	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR		
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	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) (ivi) and 153(8) of CRR and Articles 36(1) point k) (vi) and 153(8) of CRR and Articles 36(1) point k) (vi) and 153(8) of CRR and Articles 36(1) point k) (vi) and 153(8) of CRR and Articles 36(1) point k) (vi) and 153(8) of CRR and Articles 36(1) point k) (vii) and 153(8) of CRR and Articles 36(1) point k) (vii) and 153(8) of CRR and Articles 36(1) point k) (viii) and 153(8) of CRR and Articles 36(1) point k) (viii) and 153(8) of CRR articles 36(1) point k) (viii) and 153(8) of CRR articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) of CRR; Articles		
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	0	0	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 (+/-)	0	0	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)	0	0	CA1 {1.1.2}	Article 61 of CRR		
Additional Tier 1 Capital instruments (including grandfathered amounts)	0	0	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)	0	0	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)	1,222	1,222	CA1 {1.1}	Article 25 of CRR		
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 71 of CRR		
Tier 2 Capital instruments (including grandfathered amounts)	0	0	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)	0	0	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})			
TOTAL RISK EXPOSURE AMOUNT	9,009	9,366	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR		
Common Equity Tier 1 Capital ratio	13.56%	13.05%	CA3 {1}	-		
Tier 1 Capital ratio	13.56%	13.05%	CA3 {3}	·		
Total Capital ratio	13.56%	13.05%	CA3 {5}	-		



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	8,221	8,591
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	8,221	8,591
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	0	0
Risk exposure amount for operational risk	788	774
Other risk exposure amounts	0	0
Total Risk Exposure Amount	9,009	9,366

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



(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	691	307
Of which debt securities income	46	21
Of which loans and advances income	643	286
Interest expenses	312	141
(Of which deposits expenses)	312	139
(Of which debt securities issued expenses)	0	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	0
Net Fee and commission income	26	16
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	-1	0
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	2	1
Net other operating income /(expenses)	-7	0
TOTAL OPERATING INCOME, NET	400	184
(Administrative expenses)	190	81
(Depreciation)	11	5
(Provisions or (-) reversal of provisions)	7	0
(Commitments and guarantees given)	0	0
(Other provisions)	7	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	165	52
(Loans and receivables)	166	52
(Held to maturity investments, AFS assets and financial assets measured at cost)	-1	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	2
(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	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-4	-4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	21	42
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	37	40
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	37	40
Of which attributable to owners of the parent	37	40

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



EBA SANGER 2015 EU-wide Transparency Exercise Market Risk Co-operative Central Bank Ltd

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	As of 31/12/2014	As of 30/06/2015					/12/2014									As of 30	0/06/2015						
	EXPOSURE EXPOS AMOUNT AMOL	OSURE EXPOSURE		VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)			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	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	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0							
Of which: General risk	Ö	ō	Ō	Ō	Ö	ō							0	ō	0	Ō							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Equities	0	0	0	0	0	0							0	0	0	0							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							
Commodities risk Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	



Credit Risk - Standardised Approach

AUTHORITY	Credit Risk - Standardised Approach								
	Co -operative Central Bank Ltd				Standardise	ed Approach			
			As of 31/12/2	014		,	As of 30/06/:	2015	
		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	1,773	2,304	0		3.822	4,335	0	
I	Regional governments or local authorities	268	79	16		314	101	20	
	Public sector entities	32	31	0		30	30	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1,500	1,500	0		0	0	0	
	Institutions	80	54	37		71	45	10	
	Corporates	265	171	148		244	120	104	
	of which: SME	176	98	74		168	68	52	
	Retail	3,343	2,328	1,718		3,415	2,420	1,780	
	of which: SME	278	155	89		355	198	113	
Consolidated data	Secured by mortgages on immovable property	2,089	1,906	678		1,856	1,682	590	
	of which: SME	183	148	53		126	99	31	
	Exposures in default	7,047	4,272	4,729	2,536	6,862	4,150	5,124	2,515
	Items associated with particularly high risk	172	106	160		300	201	301	
	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	36	36	58		14	14	34	
	Securitisation	0	0	0		0	0	0	
	Other exposures	813	810	679		754	753	627	
	Standardised Total	17,416	13,596	8,221	2,955	17,681	13,850	8,591	3,029

					Standardise	d Approach			
			As of 31/12/2	2014		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	1,747	2,278	0		3,822	4,335	0	
	Regional governments or local authorities	268	79	16		314	101	20	
	Public sector entities	32	31	0		30	30	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45	19	29		34	8	2	
	Corporates	264	170	147		241	120	104	
	of which: SME	176	98	74		164	68	52	
	Retail	3,337	2,324	1,715		3,408	2,415	1,776	
	of which: SME	278	155	89		355	198	113	
CYPRUS	Secured by mortgages on immovable property	2,082	1,899	675		1,850	1,677	588	
	of which: SME	183	148	53		126	99	31	
	Exposures in default	7,024	4,258	4,715	2,527	6,839	4,136	5,109	2,506
	Items associated with particularly high risk	168	106	160		300	201	301	
	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) Equity	36	36	0 58		0 14	14	34	
	Equity Securitisation	36	36	58		14	14	34	
	Securitisation Other exposures	813	810	679		754	753	627	
	Standardised Total ²	013	910	0/9	2,945	734	/33	02/	3.017

Schnobins-sch local

(i) 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			
		A	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	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	1,500	1,500	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 of which: SME	0	0	0		0	0	0	
LUXEMBOURG	or which: SME Secured by mortgages on immovable property	U	0	0		U	0	0	
LUXEMBOURG	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	o o	ő	ő		0	ő	ŏ	
	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

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

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

					Standardise	d Approach			
			As of 31/12/2	014		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 a 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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	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	
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or or				0				0

					Standardise	ed Approach				
		A	s of 31/12/2	014		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	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates of which: SME	U	0	0		U	0			
	Retail	0	0	0		0	0	0		
C	of which: SME	0	0	0		0	0	0		
Country of	Secured by mortgages on immovable property	0	0	0		0	0	ı ö		
Counterpart 4	of which: SME	0	0	0		0	0	ň		
	Exposures in default	0	ő	ő	0	0	ő	ŏ	0	
	Items associated with particularly high risk	0	l o	ō	_	0	l o	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 Surra value is reported before taking into account any effect due to credit conversion factors or credit ris				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).

					Standardise	d Approach			
			As of 31/12/2	1014		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	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0		0	0	0	
Country of		U	0	0		U	0	0	
Counterpart 5	Secured by mortgages on immovable property of which: SME	0	0			0	0	0	
counterpart 5	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	"	0
	Covered bonds	o o	l ,	١		0	0	l ő	
	Claims on institutions and corporates with a ST credit assessment	ŏ	0	ů		0	0	ı ő	
	Collective investments undertakings (CIU)	, o	0	, o		0	0	ı ŏ	
	Equity	o o	0	0		0	0	1 0	
	Securitisation	· ·	Ů				Ů	, i	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

| Schools rised | 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 confidence and exposure value of conversions.

(2) Total value adjustments and p	rovisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
		ı	As of 31/12/2	014		ı			
		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 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	ň	
	International Organisations	o o	0	ő		0	ő	ŏ	
	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	
Country of Counterpart 6	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart o	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 Covered bonds	U	0	0		U	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	1 0	
1	Equity	ı ö	0	0		0	0	ľ	
	Securitisation		_ <u> </u>			Ů	Ů		
	Other exposures	0	0	0		0	0	0	

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

					Standardise	d Approach			
		А	s of 31/12/:	2014		,	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	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 Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	ň	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	ō	ō		o o	ō	ō	
Counterpart 7	of which: SME	0	0	0		0	0	0	
•	Exposures in default	0	0	0	0	o o	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	0	
	Other exposures Standardised Total ²	0	0	0	0	0	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	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 International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		Ü	0		
	Corporates	0	0	l ő		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	ŏ	ő	ŏ		0	ő	ŏ	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	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 Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
	Standardised Total ²		Ů	,	0		,	<u> </u>	

(1) Original exposure, unilise 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/:	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	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	· ·	0	0	U	0	0	0	U
	Covered bonds	, o	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ň	0	0		0	0	0	
	Collective investments undertakings (CIU)	, i	0	0		0	0	o o	
	Equity	o o	0	0		0	0	0	
	Securitisation	, and the second		L ů			, i	ı .	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure levels, is reported to 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

(2) Total value adjustments and pr	rovisions per country of counterparty does not include securistisation exposures								
					Standardise	d Approach			
		А	s of 31/12/2	014		ı	s 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	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	or which: SME Retail	U	0	0		U	0		
C	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	ŏ	0	0		0	0	, o	
	Exposures in default	ő	0	0	0	0	0	ő	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	-
	Covered bonds	0	0	ō		ō	ō	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				0

Standardised Total*

(1) diginal exposure, unlike Episoure view, is reported before taking into account any effect due to credit conversion factors or credit risk milligation techniques (e.g. substitution effects).

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



Credit Risk - IRB Approach

	Credit RISK - 1RB Approach												
	Co -operative Central Bank Ltd						IRB App	roach					
				As of 3:	1/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mln 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
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	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
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				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).

Sovereign Exposure

								As of :	31/12/2014						
	(mln EUR)	GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross o	exposures (long) : ner counterpaties	net of cash short			SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)	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 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 (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	Austria	0	0	0	0	0	0	0	0	0		0	0	0	0
Total	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Bulgaria	0	0	0		0	0	0	0	0	0	0			Ü
Total [0 - 3M [10 - 3M [13M - 1Y [11Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [110Y - more Total	Cyprus	0 11 115 54 30 674 70 734 1,689	11 7 1 6 5 18 734 782	0 11 115 54 30 674 70 734 1,689	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 [Czech Republic				0	0				_	0	0	0		0
Total	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y] [13M - 1Y] [12Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	0	0	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

Sovereign Exposure

	(mln EUR)							As of :	31/12/2014						
	(HIIII EOK)	GROSS DII	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long) ner counterpaties	net of cash short	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVER	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)	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 p	oositive 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 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	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[[5Y-10Y] [10Y-more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	17 0 0 0 0 0 0 0	0 0 0 0 0 0	17 0 0 0 0 0 0 0	17 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
T 0 - 3M	Hungary														
Total	Ireland	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[[5Y-10Y] [10Y-more Total	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [Latvia														
Total	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(HIIII EOK)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long)	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)	<i>posicions</i> 0: 301	is a maturit	y matching) (1)	om, mac anare	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	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	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Maita	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	0	0	0	0
[0 - 3M [Poland	0	0	0	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M [Portugal														
Total	Romania	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[[5Y-10Y] [10Y-more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[3Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Spain	0		0	0		0	0	0	0	0	0	0	0	0
Total	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) per counterpaties	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	ty matching) (1)		Derivatives with p	positive 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 fain 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 []0Y - more Total	United Kingdom	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	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
[0 - 3M [Norway	-	0			0					-	0			-
Total [0 - 3M [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	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	U.S.	0	0	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



Sovereign Exposure

Co -operative Central Bank Ltd

	(mln EUR)							As of	31/12/2014						
	(IIIII EOK)	GROSS DI	RECT LONG accounting value	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	positive 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	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] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland		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 [Other advanced economies non EEA														
[10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Middle East	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	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[3Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Africa	0	0	0	0			0	0	0	0	0	0	0	
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more 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	RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	ty matching) (1)	, marcandic	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
esidual 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium	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	Bulgaria	0			0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more] Total	Cyprus	20 159 22 6 721 18 724	20 1 1 3 4 18 724	20 159 22 6 721 18 724 1,670	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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [10Y - more	Czech Republic				0										
Total 0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [0Y - more	Denmark	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 [0Y - more	Estonia	0				0	0	0	0			0	0	-	0
NY - more Total 0 - 3M [8M - 1Y [2Y - 2Y [2Y - 3Y [Y - 5Y [Y - 10Y [Y - more Total	Finland	0		0	0	0	0	0	0	0	0		0	0	0
Total	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Residual Maturity Country / Region of which Issue and following of which PO brilling book of which							30/06/2015	As of							(mln EUR)	
Residual Maturity Country / Region Of which from all districts Of which	ff balance sheet)	(3) (on and off b	REIGN EXPOSURES	INDIRECT SOVE	VES (1)	SURES IN DERIVATI	CT SOVEREIGN EXPO	DIRE								
Control Cont		Derivatives with valu	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with p	omy where there	ty matching)	is a maturit	positions of sov	provisions)	gross of		
138 - 37	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	assets held for trading	(designated at fair value through profit&loss)	of which: AFS banking book		of which: loans and advances		Country / Region	Residual Maturity
10-3Mf 13M-3Vf 13M-3Vf 12M-3Vf 13M-3Vf 13M-3	0	0	0		0	0	0	0		0		0			Germany	[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more
10.3M	0	0													Croatia	[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]
10 - 3M	0														Greece	[0 - 3M [[3M - 1Y [
10 - 3M															Hungary	「0 - 3M「 「3M - 1Y「 「1Y - 2Y「 「2Y - 3Y「 [3Y - 5Y [[5Y - 10Y [[10Y - more
[3 M - 1 Y [11 Y - 2 Y] [12 Y - 2 Y]		0													Ireland	TO - 3M
F3Y - 5Y 1.4aly	0	-													Italy	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [13Y - 5Y [15Y - 10Y [
[0 - 3M [0	0	-			-		_					-	-	Latvia	[0 - 3M [
Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0													Lithuania	Total 0 - 3M 3M - 1Y 13Y - 2Y 12Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more
Total 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	Luxembourg	Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y



	(mln EUR)		As of 30/06/2015												
	Country / Region		RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		gross of provisions) (1)		is a maturity matching) (1)			Derivatives with p	ositive 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 [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Poland	0		0		0			0			0			
Total [0 - 3M [Portugal		0		0		0	0		0	0		0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Romania	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 Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Spain	0	0	0	0		0	0	0	0	0	0	0	0	0
Total [0 - 3Mf	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)		As of 30/06/2015												
	Country / Region	GROSS DI EXPOSURES (RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		gross of provisions) (1)		is a maturity matching) (1)			Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue	
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) 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	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] [10Y - more	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein														
Total	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	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	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	0	0	0	0	0	0	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
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of 30/06/2015								
			RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		gross of p	orovisions) 1)	is a maturity matching) (1)			Derivatives with p	Derivatives with positive fair value		Derivatives with negative fair value		positive fair value	Derivatives with negative fair value			
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 [China		_									_				
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Switzerland	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	Other advanced economies non EEA		0				0		0	0	0		0	0	0	
Total [0 - 3M [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [13M - 1Y [13M - 1Y [12Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M[Africa	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]	Others	U	U	3	V	U	U	0	U	U	0	v	v	U	U	
[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 criteral 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	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Gross carrying amount				rment, accumulated e due to credit risk and	Collaterals and
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures
		days and <=90 days		Of which: defaulted	exposures ²	exposures			days and <=90 days		Of which: defaulted	exposures	exposures	
(mln EUR, %) Debt securities (including at amortised cost and fair value)	2,410	0	0	0	0	0	0	922	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,409	0	0	0	0	0	0	922	0	0	0	0	0	0
Credit institutions	1	0	0	0	0	0	0	1	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	13,568	485	7,315	6,980	358	2,611	4,402	15,489	284	7,551	6,963	344	2,696	4,594
Central banks	418	0	0	0	0	0	0	2,507	0	0	0	0	0	0
General governments	767	22	46	44	13	8	25	762	1	56	36	7	11	32
Credit institutions	44	1	0	0	0	0	0	43	0	0	0	0	0	0
Other financial corporations	2	0	1	1	0	0	0	2	0	1	0	0	0	0
Non-financial corporations	1,929	55	1,264	1,197	59	488	745	1,845	35	1,249	1,163	86	452	770
Households	10,408	406	6,005	5,739	285	2,115	3,631	10,330	249	6,246	5,764	251	2,233	3,792
DEBT INSTRUMENTS other than HFT	15,978	485	7,315	6,980	358	2,611	4,402	16,412	284	7,551	6,963	344	2,696	4,594
OFF-BALANCE SHEET EXPOSURES	545		32	0	0	0	12	507		28	0	0	0	12

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

Ī			As of 31/12/2014			As of 30/06/2015						
		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		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	guarantees received on 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)	1,979	1,051	360	271	1,524	2,251	1,402	459	354	1,699		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	21	5	3	1	14	27	12	4	2	15		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	1	0	0	0	1	1	0	0	0	1		
Non-financial corporations	274	188	60	50	206	324	247	82	68	233		
Households	1,684	857	297	220	1,304	1,900	1,143	373	284	1,450		
DEBT INSTRUMENTS other than HFT	1,979	1,051	360	271	1,524	2,251	1,402	459	354	1,699		
Loan commitments given	11	3	0	0	2	10	4	0	0	3		

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	1,222	1,222	LRCom {20}	
В	Total leverage ratio exposures	13,672	13,926	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	8.93%	8.77%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage I [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	8,012	7,737	7,859	7,640				
of which: Other financial corporations	1	1	1	1				
of which: Non-financial corporations	1,105	1,075	1,054	1,024				
of which: Households	6,854	6,617	6,750	6,569				

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.