

Bank Name	Groupe BPCE
LEI Code	9695005MSX1OYEMGDF46
Country Code	FR

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	60,537	62,764	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,587	48,700	CA1 {1.1.1}	Artide 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,816	20,857	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	29,111	30,241	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	983	1,409	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	-1,283	-945	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	3,863	3,856	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	382	7	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-4,846	-4,676	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	-2,026	-1,837	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-1,615	-1,660	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 155(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	1,202	1,448	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 (+/-)	985	735	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	218	713	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)	3,382	1,835	CA1 {1.1.2} CA1 {1.1.2.1} + CA1	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	3,876	2,293	{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)	-493	-459	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)	49,969	50,535	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,568	12,229	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	11,289	13,246	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4} CA1 {1.2} - (CA1 {1.2.1} +	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-720	-1,017	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	392,887	394,307	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.86%	12.35%	CA3 {1}	•
Tier 1 Capital ratio	12.72%	12.82%	CA3 {3}	•
Total Capital ratio	15.41%	15.92%	CA3 {5}	•



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	332,379	335,099
Risk exposure amount for securitisation and re-securitisations in the banking book	14,933	13,903
Risk exposure amount for contributions to the default fund of a CCP	508	274
Risk exposure amount Other credit risk	316,938	320,922
Risk exposure amount for position, foreign exchange and commodities (Market risk)	16,740	15,349
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	595	661
Risk exposure amount for Credit Valuation Adjustment	8,436	6,505
Risk exposure amount for operational risk	35,324	37,350
Other risk exposure amounts	8	4
Total Risk Exposure Amount	392,887	394,307

⁽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	28,982	13,985
Of which debt securities income	918	488
Of which loans and advances income	21,744	10,425
Interest expenses	18,341	8,978
(Of which deposits expenses)	6,285	3,102
(Of which debt securities issued expenses)	5,690	2,836
(Expenses on share capital repayable on demand)	0	0
Dividend income	178	93
Net Fee and commission income	8,679	4,845
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	459	263
Gains or (-) losses on financial assets and liabilities held for trading, net	1,217	665
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-271	555
Gains or (-) losses from hedge accounting, net	-138	26
Exchange differences [gain or (-) loss], net	246	127
Net other operating income /(expenses)	1,403	193
TOTAL OPERATING INCOME, NET	22,415	11,775
(Administrative expenses)	14,926	7,544
(Depreciation)	918	439
(Provisions or (-) reversal of provisions)	4	4
(Commitments and guarantees given)	29	23
(Other provisions)	-25	-19
Of which pending legal issues and tax litigation ¹	137	
Of which restructuring ^L	27	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,817	998
(Loans and receivables)	1,570	973
(Held to maturity investments, AFS assets and financial assets measured at cost)	246	25
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	101	21
(of which Goodwill)	43	5
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	455	308
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	5,105	3,078
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,331	1,953
Profit or (-) loss after tax from discontinued operations	-4	-31
PROFIT OR (-) LOSS FOR THE YEAR	3,327	1,922
Of which attributable to owners of the parent	2,906	1,679

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



2015 EU-wide Transparency Exercise Market Risk Groupe BPCE

	5	SA IM													IM							
	As of 31/12/2014	As of 30/06/2015	As of 31/12/2014 As of 30/06/2015							As of 31/12/2014												
			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)	TOTAL RISK EXPOSURE AMOUNT	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)		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)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	3,205	2,996	73	18	186	55							65	14	200	35						
Of which: General risk	1,263	1,331	34	10	133	35							43	10	145	28						
Of which: Specific risk	1,773	1,478	39	8	53	21							22	3	55	8						
Equities	414	286	31	22	86	45							24	5	69	10						
Of which: General risk	75	82	14	8	63	34							17	4	62	9						
Of which: Specific risk	166	161	17	14	24	10							7	1	7	1						
Foreign exchange risk	2,466	2,051	10	3	47	9							19	8	69	20						
Commodities risk	932	1,286	0	0	0	0							0	0	0	0						
Total	7,016	6,618	114	42	319	109	345	329	0	0	0	9,723	108	26	337	65	253	226	0	0	0	8,731



Credit Risk - Standardised Approach

	Credit Risk - Standardised Approach								
	Groupe BPCE				Standardise	ed Approach			
			As of 31/12/2	2014			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	95.166	107.732	8.926		91.972	104.485	9.420	
i	Regional governments or local authorities	60,244	68,457	13,972		59,440	66,729	13,876	
	Public sector entities	20,804	18,612	1,765		22,762	19,954	3,525	
	Multilateral Development Banks	197	197	1		1,941	1,940	0	
	International Organisations	288	288	0		531	531	0	
	Institutions	18,354	18,546	3,496		16,910	16,715	2,597	
	Corporates	94,734	75,400	63,074		90,711	72,968	61,588	
	of which: SME	20,614	14,965	14,250		19,211	13,892	13,273	
	Retail	21,718	9,946	7,136		21,308	9,900	7,081	
	of which: SME	2,742	2,447	1,551		2,809	2,477	1,568	
Consolidated data	Secured by mortgages on immovable property	65,757	52,720	21,688		65,868	52,758	21,552	
	of which: SME	5,662	5,662	2,548		5,918	5,782	2,666	
	Exposures in default	9,498	5,049	5,792	3,404	10,481	5,601	6,324	3,779
	Items associated with particularly high risk	21	21	31		21	21	31	
	Covered bonds	270	270	189		293	293	214	
	Claims on institutions and corporates with a ST credit assessment	1,531	1,530	371		1,961	1,977	289	
	Collective investments undertakings (CIU)	3,025	3,025	1,883		2,532	2,532	1,013	
	Equity	67	65	47		80	78	60	
	Securitisation	12,441	12,151	12,784		11,582	11,313	11,644	
	Other exposures	6.344	6.344	5.740		6.352	6.352	4.077	
	Standardised Total	410,459	380,352	146,895	3,973	404,744	374,147	143,292	4,362

⁽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).

Central governments or central banks Regional governments or local authorities \$2,042 \$3,867 \$12,115 \$10,909 \$1,626 \$22,461 \$19,837 \$3,446 \$4,846 \$4,151 \$1,009 \$1,626 \$22,461 \$1,937 \$3,446 \$4,948 \$4,94	
Central governments or central banks Reciprosure Value* Value* Reciprosure Value* Reciprosure Value* Value* Value* Value* Reciprosure Value*	
Regional governments or local authorities \$2,042 \$8,867 \$2,115 \$1,041 \$7,888 \$11,311 \$1,041 \$7,888 \$11,311 \$1,041 \$1,987 \$3,446 \$4,045 \$1,041 \$1,045 \$1,041 \$1,045 \$1,041 \$1,045 \$1,041 \$1,045 \$1,041 \$1,045	Value adjustments and provisions ²
Public sector entities 20,115 10,099 1,026 12,461 19,837 3,446 Multitatral Development Banks 2 2 2 1 16 16 16 0 0 International Organisations 1 1 0 0 3 3 3 0 0 International Organisations 1 1 0 0 3 3 3 0 0 Institutions 5,515 7,009 1,959 6,534 6,672 1,181 Corporates 83,318 66,084 57,525 80,423 63,872 55,963 Organizations 1,8762 7,624 5,941 1,866 7,91 1,3766 13,167 Retail of which: SNE 1,926 1,717 1,111 1,864 1,659 1,071 Organizations 1,926 1,727 1,111 1,864 1,659 1,071 Organizations 1,926 1,927 1,928 1,928 1,928 1,928 Organizations 1,928 1,928 1,928 1,928 1,928 1,928 Organizations 1,928	
Multilateral Development Eanks 2 2 1 16 16 0 0 3 3 0 0 1 1 0 3 3 0 0 1 1 1 0 3 3 0 0 1 1 1 0 3 3 0 0 1 1 1 0 3 3 0 0 1 1 1 0 3 3 0 0 1 1 1 0 3 3 0 0 1 1 1 1 1 1 1 1	
International Organisations 1	
Institutions	
Corporates Sa.3.18 of 6,094 57,525 89,423 63,872 55,963 75,964 75,96	
FRANCE 20.873 18.866 14.151 19.094 13.786 13.167 18.762 7.634 5.541 18.660 7.491 5.417 18.762 7.634 5.541 18.660 7.491 5.417 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.111 1.864 1.659 1.071 1.0	
Recal 18,762 7,654 18,660 7,91 5,417 1,111 1,864 1,659 1,071 1,111 1,864 1,659 1,071 1,071 1,072 1,0	
FRANCE of which: SNE	
FRANCE Secured by mortagees on immovable property d which: SME 5,607 5,485 25,149 48,256 20,400 5,607 5,485 25,141 5,863 5,727 2,640 5,863	
of which: SME 5.607 5.485 2.514 5.803 5.727 2.540 Exposures in default 1.81	
Exposures in default Items associated with particularly high risk 12 13 13 19 13 13 19 Covered bonds Claims on institutions and corporates with a ST credit assessment Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation 2,548 2,548 1,704 2,073 2,073 845 Equity Securitisation	
1	
Covered bonds 44 44 16 43 43 15 Calins on institutions and corporates with a ST credit assessment 632 656 73 1.036 1.052 122 Collective investments undertakings (CIU) 2,548 2,548 1,704 2,073 2,073 845 Equity 41 41 23 53 53 35 35 55 cauritisation	2,809
Claims on institutions and corporates with a ST credit assessment C2 656 73 1.036 1.052 122 Collective investments undertakings (CIU) 4 2,548 2,548 1,704 2,073 2,073 945 Equity 4 41 23 53 53 35 Securitisation	
Collective investments undertakings (CIU) 2,548 2,548 1,704 2,073 2,073 945 Equity 41 41 23 53 53 35 Securitisation	
Equity 41 41 23 53 53 35 Securitisation	
Securitisation Securitisation	
Other exposures 4,830 4,836 4,234 5,148 5,148 2,901	
Standardised Total ² 3,077	3,293

⁽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 effect

		Standardised Approach										
		As of 31/12/2014 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	131	187	0		140	199	0				
	Regional governments or local authorities	2,216	1,869	507		2,346	1,979	538				
	Public sector entities	27	27	5		2	2	1				
	Multilateral Development Banks	0	0	0		271	270	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	617	621	110		1,314	1,326	132				
	Corporates	1,262	1,552	302		407	706	259				
	of which: SME	0	0	0		0	0	0				
	Retail	9	8	6		11	9	8				
	of which: SME	6	6	5		7	7	5				
NITED STATES	Secured by mortgages on immovable property of which: SMF	60	59	22		68	66	24				
		0	0	0	_	0	0	0	_			
	Exposures in default Items associated with particularly high risk	4	1	1	3	4	0	0	3			
	tems associated with particularly high risk Covered bonds	U	0	0		U	0	0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		U	0	0				
Co	Collective investments undertakings (CIU)	2	2	0		8		2				
	Collective investments undertakings (CIU) Equity	0	0	0		U	0	0				
	Securitisation	Ů	U	U		0	U	0				
	Other exposures	580	580	580		522	522	509				
	Standardised Total ²	300	300	300		322	JEE	303	4			

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).

		Standardised 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 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		9	9	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	8,330	8,331	432		6,166	6,168	421				
	Corporates	2,363	2,354	244		2,750	2,744	308				
	of which: SME	55	55	55		60	60	60				
	Retail	8	6	5		9	7	5				
	of which: SME	1	0	0		1	0	0				
UNITED KINGDOM	Secured by mortgages on immovable property	276	268	100		276	267	99				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	17	14	15	3	15	11	12	4			
	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	322	322	6		347	347	7				
	Collective investments undertakings (CIU)	0		0		0	0	0				
	Equity Securitisation	0	0	0		0	0	0				
		473	473	473		342	342	334				
	Other exposures Standardised Total ²	4/3	4/3	4/3	3	392	342	334				

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

		Standardised Approach										
			As of 30/06/	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	3.191	3.201	91		3.092	3.101	99				
	Regional governments or local authorities	1,715	1,705	350		1,677	1,668	343				
	Public sector entities	31	31	18		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	. 0	0	.0		0	0	0				
	Institutions	18	19	13		35	37	24				
	Corporates of which: SME	206	200	150		298	252	187				
	or which: SME Retail	14	12	9		16	11	1				
	of which: SME	14	12	3		10	11	9				
ITALY	Secured by mortgages on immovable property	108	107	40		99	98	37				
IIALI	of which: SME	100	0	0		0	0	0				
	Exposures in default	18	12	12	6	18	12	12	6			
	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)	401	401	80		393	393	79				
	Equity	0	0	0		0	0	0				
	Securitisation											
	Other exposures	25	25	19		65	65	59				
	Standardised Total ²				7				6			

(1) Original exposure, unilise Exposure elucite, ir 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 Securistization exposures

		Standardised Approach										
		As of 31/12/2014 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	190	191	0		406	406	0				
	Regional governments or local authorities	54	551	7		109	109	14				
	Public sector entities	50	50	4		39	39	5				
	Multilateral Development Banks	0	0	0		17	17	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,336	843	88		478	482	72				
	Corporates	152	147	118		167	165	124				
	of which: SME	1	1	1		0	0	0				
	Retail	3	3	2		4	3	2				
	of which: SME	1	1	1		1	1	1				
GERMANY	Secured by mortgages on immovable property	29	28	11		30	28	12				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	80	63	63	16	1	1	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		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Securitisation											
	Other exposures	121	121	121		61	61	61				
	Standardised Total ²				19				0			

School (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).

(7) Total value, adductments and experience on constitution of experience of the factors of credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and p	rovisions per country of counterparty does not include Securistisation exposures												
		Standardised Approach											
		As of 31/12/2014 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	62	62	0		53	53	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	195	195	0		1,504	1,504	0					
	International Organisations	287	287	0		504	504	0					
	Institutions	18	21	5		17	20	6					
	Corporates	348	313	284		308	272	257					
	of which: SME	28	22	22		28	26	26					
	Retail	83	59	37		93	65	43					
	of which: SME	17	13	7		10	7	4					
LUXEMBOURG	Secured by mortgages on immovable property	443	442	162		492	491	183					
	of which: SME	30	30	15		32	32	15					
	Exposures in default	106	27	28	78	123	29	30	94				
	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	7	7	2		8 57	8	2					
	Collective investments undertakings (CIU)	68	68	86		57	57	78					
	Equity	5	3	3		5	3	3					
	Securitisation	0	0			0	0	0	4				
	Other exposures	U	U	U		U	U	U					

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	ed Approach			
		A	s of 31/12/2	2014		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		186	205	8	
	Regional governments or local authorities	0	0	0		50	34	7	
	Public sector entities	0	0	0		15	1	0	
	Multilateral Development Banks	0	0	0		124	124	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		12	16	4	
	Corporates	0	0	0		190	177	91	
	of which: SME	0	0	0		15	12	12	
	Retail	0	0	0		34	34	25	
Ohlan Carratuias	of which: SME	0	0	0		27 106	27 99	20 37	
Other Countries	Secured by mortgages on immovable property of which: SME	U	0	0			10		
	or which: SME Exposures in default	U	0	0	0	10	32	3	9
	Items associated with particularly high risk	0	0	0	U	42	32	39	9
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	l ő	1 0	
	Collective investments undertakings (CIU)	o o	0	0		0	l ő	0	
	Equity	0	0	0		0	0	0	
	Securitisation	Ü	Ü						
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				9

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			
			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 and provisions ²
	Central governments or central banks	298	380	28		91	116	0	
	Regional governments or local authorities	942	885	20		766	741	20	
	Public sector entities	47	22	11		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	75	140	42		76	137	41	
	Corporates	196	135	135		131	122	123	
	of which: SME Retail	2	2	2		4	3	3	
	of which: SME	5	2	3				5	
SPAIN	or Which: SME Secured by mortgages on immovable property	14	14	6		4	13	2 5	
SPAIN	of which: SME	17	1 1	1		13	13	,	
	Exposures in default	i	, i	0	0	1	0	0	0
	Items associated with particularly high risk	i .	0	0	Ů	0	0	0	
	Covered bonds	53	53	26		52	52	26	
	Claims on institutions and corporates with a ST credit assessment	56	56	1		34	34	1	
	Collective investments undertakings (CIU)	0	0	ō		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	21	21	21		12	12	11	
	Standardised Total ²				10				0

Didginal exposure, unlike Exposure wells, 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	d Approach			
		ı	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	9	9	0		0	0	0	
	Regional governments or local authorities	697	1,426	311		794	1,537	336	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		25	25	0	
	Institutions	740	15	2		755	16	2	
	Corporates	103	72	72		122	69	69	
	of which: SME	7	3	3		7	3	3	
	Retail	3	3	2		3	3	2	
	of which: SME	0	0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	39	38	15		42	41	17	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	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		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 movisions per country of numbersety does not include Securistisation exposures.

Total value adjustments and pr									
					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	233	277	0		231	273	0	
	Regional governments or local authorities	10	0	0		10	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	11	12	6		4	5	2	
	Corporates	502	391	290		573	463	333	
	of which: SME	8	6	6		0	0	0	
	Retail	1	0	0		0	0	0	
	of which: SME	1	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	134	101	50		90	58	21	
	of which: SME	0	0	0		0	. 0	0	
	Exposures in default	4	4	4	0	14	12	18	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		Ü	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation		0	0			0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ů	Ů			Ü	Ů		0

Standardised Total*

(I) Original exposure, unlike Exposure where keine protected 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

EBA 2015 EU-wide Transparency Exercise

	Groupe BPCE						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 I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	104.982	52	107.864	913	0	66	90.406	56	93.190	847	0	70
	Institutions	35.779	442	34.061	10.027	0	336	39.277	240	37.548	8.838	0	182
	Corporates	170.909	7.510	140.978	69.278	1.972	3.226	179.646	7.630	147.972	71.783	2.017	3.435
	Corporates - Of Which: Specialised Lending	17,980	1,480	15,274	4,202	0	422	20,127	1,328	17,198	4,259	0	382
	Corporates - Of Which: SME	21,534	1,352	18,784	16,494	140	625	21,832	1,330	19,065	16,580	100	629
	Retail	297,534	10,042	291,776	51,966	2,613	5,292	305,532	10,223	299,380	54,248	2,820	5,572
	Retail - Secured on real estate property	176,523	3,451	174,695	31,120	779	1,279	184,554	3,690	181,954	33,102	809	1,417
	Retail - Secured on real estate property - Of Which: SME	32.976	1.497	32.667	10.123	306	603	33.717	1.608	33.362	10.331	325	658
Consolidated data	Retail - Secured on real estate property - Of Which: non-	143,548	1,954	142,028	20,997	474	676	150,837	2,082	148,591	22,771	485	759
	Retail - Qualifying Revolving	9.534	250	8.020	1.594	53	228	9.571	239	8.149	1.648	46	223
	Retail - Other Retail	111,477	6,341	109,061	19,252	1,781	3,785	111,407	6,295	109,277	19,497	1,965	3,932
	Retail - Other Retail - Of Which: SME	38,424	4,229	37,020	9,642	1,202	2,629	38,529	4,268	37,197	9,701	1,214	2,680
	Retail - Other Retail - Of Which: non-SME	73,053	2,113	72,041	9,610	579	1,156	72,879	2,026	72,080	9,796	750	1,252
	Equity	12.485	19	12.485	42.115	65		13.560	38	13.560	45.661	122	
	Securitisation	12.615		10.084	2.149		206	12.272		9.645	2.259		222
	Other non credit-obligation assets				8,528						7.897		
	IRB Total				184,976						191,533		

							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	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	60,939	0	61,336	24	0	0	64,717	0	65,040	54	0	0
	Institutions	10,329	11	10,098	3,037	0	16	9,807	27	9,515	2,466	0	27
	Corporates	93.191	3.452	76.980	15.581	654	1.868	96.332	3.173	79.782	44.985	517	1.726
	Corporates - Of Which: Specialised Lending	4.338	226	3.940	1.123	0	113	4.143	214	3.891	893	0	101
	Corporates - Of Which: SME	20.597	1.203	17.926	15.581	100	582	20.941	1.215	18.414	15.859	96	591
	Retail	309.823	9.950	287.989	19.618	2.592	5.234	302.600	10.127	296.543	53.855	2.798	5.530
	Retail - Secured on real estate property	175,388	3,411	173,571	10,092	771	1,260	183,364	3,647	180,777	32,905	800	1,398
	Retail - Secured on real estate property - Of Which: SME	32,893	1,491	32,584	10,092	305	601	33,634	1,600	33,279	10,302	323	656
FRANCE	Retail - Secured on real estate property - Of Which: non-	142,495	1,920	140,987	20,841	466	659	149,730	2,047	147,497	22,604	476	742
	Retail - Qualifying Revolving	9.484	249	7.937	1.579	53	227	9.519	238	8.104	1.641	46	222
	Retail - Other Retail	124.952	6.290	106.480	9.525	1.769	3.747	109.717	6.243	107.662	19.309	1.952	3.909
	Retail - Other Retail - Of Which: SME	38.366	4.219	36.383	9.525	1.200	2.611	38.440	4.259	37.115	9.676	1.212	2.675
	Retail - Other Retail - Of Which: non-SME	86,586	2,071	70,097	9,528	569	1,137	71,277	1,984	70,547	9,633	741	1,234
	Equity	11,607	3	11,607	39,224	6	0	12,574	14	12,574	42,418	35	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total reported before taking into account any effect due to credit conversion factors or credit risk mitigation.												

							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	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	34.604	0	34.991	3	0	0	14.417	0	14.871	4	0	0
	Institutions	3,459	81	3,314	815	0	29	4,545	68	4,523	949	0	19
	Corporates	18,670	697	14,257	1	297	111	19,520	813	15,035	4,787	434	135
	Corporates - Of Which: Specialised Lending	3,132	33	2,408	584	0	11	4,289	36	3,459	909	0	22
	Corporates - Of Which: SME	3	2	3	1	1	2	9	3	9	7	1	3
	Retail	95	1	91	1	0	1	95	2	91	18	1	0
	Retail - Secured on real estate property	68	0	68	0	0	0	67	1	67	14	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	67	0	67	13	0	0	67	1	66	13	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail	24	1	21	0	0	0	25	1	21	4	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	23	1	20	4	0	0	23	1	19	3	0	0
	Equity	208	6	208	664	21	- 6	250	- 6	250	825	23	6
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	25	0	32	0	0	0	143	0	159	0	0	0
	Institutions	7.200	7	7.225	1.631	0	0	8.241	0	8.259	1.519	0	0
	Corporates	3,466	517	2,702	24	54	67	4,029	516	3,254	1,492	26	86
	Corporates - Of Which: Specialised Lending	853	399	826	199	0	47	867	403	847	204	0	64
	Corporates - Of Which: SME	41	0	35	24	0	0	32	0	29	27	0	0
	Retail	178	9	174	3	3	5	175	9	173	30	3	5
	Retail - Secured on real estate property	130	6	130	1	2	4	128	7	127	20	2	4
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	2	1	2	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	128	6	127	19	2	4	126	6	125	19	2	4
	Retail - Qualifying Revolving	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Other Retail	42	2	40	1	1	1	42	2	41	9	0	1
	Retail - Other Retail - Of Which: SME	4	1	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	39	2	37	8	0	1	39	2	38	8	0	1
	Equity	59	0	59	213	0	0	88	0	88	300	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30	06/2015		
		Original Exposure Exposure Value Risk exposure amount Value adjust						Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
ITALY	Central banks and certral governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Outle Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Equity Securitisation	938 373 4.448 1,006 28 80 32 2 2 30 2 45 3 42	0 435 276 4 9 3 0 3 0 5 1	939 366 3.820 957 28 78 32 2 30 2 44 3 41	112 268 29 398 29 2 1 1 6 0 1 1 15 44	0 0 844 0 0 2 0 0 0 0 0 1 1 0 1 17	0 0 121 31 2 3 2 0 0 2 0 1 0 1	1.411 945 4.176 1.624 28 72 33 2 31 2 37 3 3 34	0 401 272 3 7 3 0 3 0 4 0 4	1.411 939 3.579 1,542 27 71 33 2 31 2 36 3 3 3 3 3 14	124 175 1.761 445 30 19 6 1 5 0 12 1 1 11 52	0 0 64 0 0 1 0 0 0 0 1 0 0 1 1 0	0 0 128 40 2 2 1 0 1 0 1 0
	Other non credit-obligation assets IRB Total												
	IRB I otal												

(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 and	Original	Exposure ¹	Exposure Value ¹	Risk expos	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	374	0	475	0	0	0	451	0	515	0	0	0
	Institutions	2.423	0	2.320	532	0	0	2.464	0	2.411	431	0	0
	Corporates	5.429	5	5.206	9	1	8	5.627	5	5.378	2.205	1	8
	Corporates - Of Which: Specialised Lending	222	0	222	36	0	0	470	0	392	125	0	0
	Corporates - Of Which: SME	.7	0	6	9	0	0	12	0	12	12	0	0
	Retail	93	6	88	4	1	4	93	6	87	13	1	4
	Retail - Secured on real estate property	52	3	52	1	1	2	57	3	56	7	1	2
CEDMANN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	3 50	0	3 49	1	0	0	3	0	3	1	0	0
GERMANY	Retail - Secured of real estate property - Of Whitai: Hori-	50	3	49	6	1	2	54	3	53	6	0	2
	Retail - Qualifying Revolving Retail - Other Retail	37	0	33	1	0	0	32	0	27	1	0	0
	Retail - Other Retail - Of Which: SME	3/	3	33	3	1	2	32	3	2/	3	1	2
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	29	1	25	3	0	1	25	1 1	21	2		1
	Equity	29	1	25	20	0	0	25	1	7	21	0	1
	Securitisation		Ů		20		, and						<u> </u>
	Other non credit-obligation assets												
	IRB Total												

LIKE I OZal

(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	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	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	1,977	0	1,977	12	0	0	1,158	0	1,158	12	0	0
	Institutions	601	0	601	316	0	0	543	0	543	199	0	0
	Corporates	4,166	237	3,795	37	94	126	3,952	218	3,557	1,368	53	129
	Corporates - Of Which: Specialised Lending	467	35	459	89	0	12	529	35	519	71	0	12
	Corporates - Of Which: SME	33	33	33	37	36	11	0	0	0	0	0	0
	Retail	79	4	76	7	1	1	78	3	74	13	0	1
	Retail - Secured on real estate property	40	1	40	3	0	0	41	0	40	8	0	0
	Retail - Secured on real estate property - Of Which: SN		1	7	3	0	0	5	0	5	3	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: no	33	0	33	4	0	0	35	0	35	5	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	38	3	35	3	0	1	35	2	32	5	0	1
	Retail - Other Retail - Of Which: SME	12	2	11	3	0	1	11	2	10	3	0	1
	Retail - Other Retail - Of Which: non-SME	26	1	24	2	0	0	24	1	22	2	0	0
	Equity	337	0	337	1,128	0	0	297	0	297	980	0	0
	Securitisation												
	Other non credit-obligation assets												4
	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	provisions
	Central banks and central governments	532	52	850	167	0	58	916	56	1.263	247	0	64
	Institutions	1.333	286	1.038	404	0	231	1.179	82	1.042	566	0	67
	Corporates	5.885	671	4.931	5	337	200	7.055	946	5.707	1.966	403	388
	Corporates - Of Which: Specialised Lending	1,486	183	1,215	275	0	44	1,509	182	1,228	254	0	59
	Corporates - Of Which: SME Retail	183	3	174	14	0	0	17 183	6	172	14 33	0	1
	Retail - Secured on real estate property	183	8	102	14	1	4	183	9	1/2	33 18	2	4
	Retail - Secured on real estate property - Of Which: SN		3	102	,	0	1	19	3	109	10	1	2
Other Countries	Retail - Secured on real estate property - Of Which: no		2	83	11	0	1	91	3	89	11	0	1
Outer Countries	Retail - Qualifying Revolving	5	0	4	1	0	0	5	, ž	4	1	0	, i
	Retail - Other Retail	75	4	68	7	1	3	68	4	59	14	1	2
	Retail - Other Retail - Of Which: SME	18	2	18	7	1	1	20	2	19	5	1	1
	Retail - Other Retail - Of Which: non-SME	57	1	50	13	0	2	48	1	40	9	0	1
	Equity	41	0	41	123	0	0	85	0	85	260	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 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
SPAIN	Central banks and central governments Institutions Corporates - Of Which: Socialized Lending Corporates - Of Which: Shell Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Outer Retail - Outer Retail - Secured on real estate property - Of Which: son- Retail - Outer Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	142 1.284 3.950 852 60 58 30 1 29 3 25 4 21	0 260 98 6 4 2 0 2 0 2 0	142 1.172 3.289 818 56 56 30 1 29 3 23 3 20	18 399 74 450 74 2 0 0 5 0 1 1 4	0 0 71 0 1 1 0 0 0 0	0 0 138 82 5 2 2 0 0 0 0	1.098 1.034 3.639 742 66 58 32 1 30 3 24 4	0 0 216 74 5 4 2 0 2 0 2 0	1.098 942 3.148 710 75 56 32 1 30 3 22 4 18	99 389 1.886 341 84 11 5 1 5 2 3	0 0 37 0 0 1 1 0 1 0 0 0	0 0 128 61 4 2 1 0 1 0 1
	Securitisation Other non credit-obligation assets		Ů	Ů			Ů		Ü			Ĭ	
	IRB Total												

nal 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 and	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	33	0	74	0	0	0	0	0	0	0	0	0
	Institutions	729	0	709	67	0	0	532	0	511	179	0	0
	Corporates	4.141	26	3.048	0	4	29	4.464	26	3.354	999	4	28
	Corporates - Of Which: Specialised Lending	89	0	89	11	0	0	80	0	80	6	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	335	16 10	323 242	2	3	7	356	16	345	61 48	3	9
	Retail - Secured on real estate property	248	10	242	1	2	0	265	11	260	48	2	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	244	10	238	43	0	0	261	11	256	47	0	0
SWITZERLAND	Retail - Qualifying Revolving	244	10	230	43	2	0	201	11	230	4/	2	0
	Retail - Other Retail	80	6	75	1	1	2	83	6	70	12	1	0
	Retail - Other Retail - Of Which: SME	2	0	/3	1	0	0	3	0	70	12	0	7
	Retail - Other Retail - Of Which: non-SME	78	5	72	12	1	3	81	5	75	11	1	4
	Equity	20	ő	20	71	l ô	ő	25	ő	25	86	0	
	Securitisation Other non credit-obligation assets											-	
	IRB Total												

INB FOCAL
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 efficiency).

							IRB Ap	nroach					
				As of 31	12/2014		210 Ap	prodei		As of 30	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	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 Institutions Corporates	456 789 3,576	0 0 32	511 789 3.161	0 75	0 0 24	0 0 19	726 745 4.087	0 0 156	789 745 3.310	0 48 1.479	0 0 197	0 0 33
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	418 0	2 0	363 0	135 0	0	1 0	247 13	0	197 13	77 14	0 0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	28 18 1	2 1 0	26 18 1	0	0	1 0 0	29 18 2	1 0 0	27 18 2	4 3 0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Other Retail	17 1	1 0	17 1	0	0	0	17 1 10	0	16 1	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0 8	0	0	0	0	0	0 8	0	0	0
	Equity Securitisation Other non credit-obligation assets	12	0	12	36	0	0	13	0	13	37	0	0
	IRB Total												

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	, <u></u> 1,	GROSS DI	RECT LONG accounting value		OSITIONS (gross of		net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
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	0 103 127 63 309 196 21 819	0 0 0 0 0	0 56 127 44 277 152 10 666	0 52 54 34 199 175 7	0 0 0 0 0	0 -47 19 -18 48 -23 3	0 0 0 0 0 120 0	0 0 0 0 0 10 0	-372 -79 -500 0 0 0	-16 -4 -42 0 0 0 0	25 10 21 21 25 45 0	25 10 21 21 26 47 0	-25 -10 -21 -21 -25 -45 0	-25 -10 -21 -21 -26 -47 0
Total	Belgium	363 602 0 731 269 652 126 2,743	0 0 0 0 0 0	343 485 -15 697 238 632 104	41 0 0 151 144 372 70	1 0 0 4 0 0 0	278 465 -15 -27 72 144 -15	166 178 0 86 745 223 2,420 3,819	0 7 0 8 40 65 191	-531 0 -74 0 0 -650 -650 -550 -300	0 0 0 0 0 -13 -31 -2	12 33 21 66 0 0	112 33 21 66 0 0	-12 0 -21 0 0 0 0	-12 0 -21 0 0 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 1	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 - 3M [Cyprus	0 0 0 0 0 57 0	0 0 0 0 0	0 0 0 0 0 0 57 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 - 3M [Czech Republic	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 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
Total	Denmark	0 2 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 2 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 2 0 0 0 0 0	0 84 0 0 0 0 0	0 0 0 0 0	0 -150 -40 0 0 0	0 -3 -3 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
TO - 3M	Estonia	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	-190 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
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [5Y - 10Y [1OY - more Total	Finland	0 35 0 0 52 131 42 7 267	0 35 0 0 0 0 0	35 0 0 52 131 26 7	0 0 0 44 110 40 7	0 0 0 0 0	0 0 0 0 8 21 -14 0	0 100 150 810 30 490 970 155 2,705	0 1 1 17 1 24 118 23	0 0 0 -200 -50 0 - 300	0 0 0 0 -23 -11 0 -14	0 21 0 0 0 0 0 0	0 21 0 0 0 0 0 0	0 -21 0 0 0 0 0	0 -21 0 0 0 0 0 0
Total [0 - 3M] [13M - 1Y] [13M - 1Y] [12Y - 2Y] [12Y - 3Y] [13Y - 5Y] [15Y - 10Y] [10Y - more Total	France	267 1,755 5.170 6.044 4.108 7.408 17.408 40,166 82,072	35 1,593 1,283 1,914 952 2,125 9,428 33,216 50,511	252 1,487 4,362 5,338 3,459 6,073 15,663 33,347 69,729	200 120 2.996 3.457 2.172 3.683 4.836 1,259	0 14 2 3 5 5 2	16 -226 -47 -293 -480 -532 -836 -1,642 -4,057	2,705 186 45 90 38 339 334 856 1,889	183 2 4 5 11 19 29 231 301	-300 -313 -81 -887 -364 -301 -151 -454 -2,551	-49 -24 -4 -89 -41 -42 -19 -102	21 0 0 0 0 25 0 0	21 0 0 0 0 25 0	-21 0 0 0 -66 -25 0 0	-21 0 0 0 -66 -25 0 -91

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		GROSS DII	RECT LONG	NET DIRECT PO	SITIONS (gross e	exposures (long) refer counterpaties	net of cash short	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off I	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 valu	
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 [Germany	166 113 3,948 2,721 2,254 763 162	17 0 0 0 0 0 0 0	82 -230 3,525 2,342 -1,104 -3,497 139 1,257	0 0 0 43 152 266 0	0 0 0 0 0 1	64 -230 3,525 2,299 -1,256 -3,809 139 732	476 1.798 2,680 1,263 2,107 4,180 2,507 15,011	16 56 101 128 211 464 380 1,357	-897 -2.164 -455 -814 -1,836 -3,312 -600 -10,079	-71 -159 -47 -73 -247 -292 -138	359 0 0 0 50 83 0	360 0 0 0 50 83 0	-359 0 0 0 -50 -83 0	-360 0 0 0 -50 -83 0
[0 - 3M [Croatia	0 0 0 0 0 0 9	0 0 0 0 0	0 0 0 0 -1 4 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 -1 4 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	4 0 0 0 21 0 0	4 0 0 0 20 0 0 24	-4 0 0 0 -18 0 0	-4 0 0 0 -17 0 0
[0 - 3M [Greece	1 1 0 0 2 0 1	0 0 0 0 0	1 1 0 0 2 0 1	0 0 0 0 0	1 1 0 0 2 0 1	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 - 3M [Hungary	0 0 0 41 16 10 5	0 0 0 0 0	0 0 37 2 5 3	0 0 0 0 0 0	0 0 0 0 0 0	0 0 -1 2 5 3	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	1 17 78 29 33 0 0	1 17 79 30 32 0 0	-1 -21 -46 -75 -23 0 0	-1 -21 -46 -75 -23 0 0
[0 - 3M [Ireland	0 0 5 0 0 0 192 197	0 0 0 0 0	0 0 5 0 0 0 192	0 0 0 0 0 0 192 192	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	14 8 0 0 0 8 0	14 8 0 0 0 8 0	-14 -8 0 0 0 -8 0	-14 -8 0 0 0 -8 0
[0 - 3M [Italy	55 855 1,862 582 1.063 1.710 4.551 10.678	17 0 7 0 1 234 361 620	-384 -1,358 1,694 -237 796 1,370 4,349 6,230	0 0 110 0 27 565 1.728 2.431	1 1 0 0 0 1 1 1	-402 -1,358 1,516 -237 674 244 -36	2 14 0 21 0 22 124 183	0 0 0 1 0 1 13	0 0 0 -2 0 0	0 0 0 -1 0 0	0 10 102 117 29 17 0	0 10 103 115 30 17 0	0 -10 -102 -117 -29 -17 0	0 -10 -102 -116 -29 -17 0
[0 - 3M [Latvia	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	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	-1 0 -1 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
Total To - 3M T 3M - 1Y T 1Y - 2Y T 2Y - 3Y T 3Y - 5Y T 10Y T 10Y - more	Lithuania	0 0 0 0 0 0 14 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 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	-1 0 0 0 0 0 -52 0	0 0 0 0 0 0 -52 0	0 10 12 12 25 129 0	0 10 13 13 30 100 0	-56 -67 0 0 -37 -26 0	-56 -67 0 0 -37 -12 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg	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	-52 0 0 0 0 0 0	-52 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	-185 0 0 0 0 0 0	-172 0 0 0 0 0 0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EOR)	GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)	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 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 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
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Netherlands	23 6 53 571 606 413 26	0 0 0 0 0	-43 -59 32 562 206 125 -12 810	0 0 0 34 159 94 0	0 0 0 0 0	-43 -59 32 500 -83 -71 -12 264	0 540 1,521 1,250 7,380 9,943 0 20,634	0 11 67 77 535 551 0	-2,110 -3,202 -572 -3,176 -1.150 -12,705 -2,055 -24,970	-11 -30 -4 -124 -120 -1.489 -670	21 0 0 0 0 0 0 0	21 0 0 0 0 0 0 0	-21 0 0 -41 0 0	-21 0 0 -42 0 0 0
[0 - 3M [Poland	0 1 1 0 0 2 404 409	0 0 0 0 0	0 -1 1 0 -2 -3 403 399	0 0 0 0 0	0 0 0 0 0	0 -1 1 0 -2 -3 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 2 0 2	0 0 0 0 2 0 0	0 0 0 0 -2 0	0 0 0 0 -2 0 -2
10 - 3M	Portugal	0 0 1 0 69 9	0 0 1 0 0 0	0 0 1 0 69 9	0 0 0 0 40 6 0	0 0 0 0 0 0 2 1	0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	59 47 0 0 41 21 0	59 47 0 0 40 20 0	-59 -47 0 0 -41 -21 0	-59 -47 0 0 -40 -20 0
[0 - 3M [Romania	0 0 1 0 0 0 20 3	0 0 0 0 0 0	0 0 1 0 0 0 2 3	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 1 0 0 2 3	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 8 0 8	0 0 0 0 0 8 0 8	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
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Slovakia	112 0 1 0 2 19 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	112 0 1 0 2 19 0	47 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 1 0 2 19 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 8 0 0 20 0 20	0 8 0 0 20 0 0	-20 0 -20 0 -28	0 -8 0 0 -20 0 0
[0 - 3M [Slovenia	0 0 0 0 80 96 66	0 0 0 0 0	0 0 0 80 96 66	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
Total	Spain	242 13 406 422 453 462 504 271 2,532	0 0 0 0 0 50 1	242 -328 -78 90 427 415 338 150 1,015	0 16 21 278 60 23 0	0 1 0 0 0 6 0	-329 -130 -81 99 -37 99 12	0 0 0 0 7 7 25	0 0 0 0 1 1 6	0 -69 0 0 -14 0	0 -8 0 0 0	0 48 1 0 0 21 0	48 1 0 0 0 21 0	0 -48 -1 0 0 0 -21	-48 -1 0 0 0 -21
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more] Total	Sweden	2,532 1 0 0 2 0 0 0 0 3	51 0 0 0 0 0 0	1,015 1 0 0 2 0 0 0	398 0 0 0 0 0 0	8 0 0 0 0 0	-365 1 0 0 2 2 0 0	33 0 0 0 0 0 0	7 0 0 0 0 0 0 0	-83 0 0 0 0 0 0	-9 0 0 0 0 0 0	70 0 0 0 0 0 0 0	70 0 0 0 0 0 0 0	-70 0 0 0 0 0 0	-70 0 0 0 0 0 0 0

Sovereign Exposure

				этоире вРСЕ											
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (IRECT LONG (accounting value	NET DIRECT PO	ereign debt to oth	er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			provisions) (1)			ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	
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	2 0 0 0 0 0	0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0	2 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
Total [0 - 3M [Iceland	0 0 181 0 0 0	0 0 0 0 0 0	0 0 181 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 181 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	-47 0 0 0 0 0 0	0 0 0 0 0 0	0 0 347 0 0 0 0	0 0 354 0 0 0 0 354	0 0 -326 0 0 0 0	0 0 -331 0 0 0 0
[0 - 3M [Liechtenstein	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 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「 「2Y - 3Y 「 [3Y - 5Y [[5Y - 10Y [10Y - more Total	Norway	0 0 3 0 4 0	0 0 0 0 0	0 0 3 0 4 0	0 0 0 0 0 0	0 0 0 0 0	0 0 3 0 4 0	0 0 31 61 22 10 96	0 0 6 12 1 1 2 2	0 0 0 0 0 0 0 -232	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 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [10Y - more Total	Australia	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 - 3M [Canada	54 0 20 0 0 187 13 274	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	54 0 20 0 0 187 13 274	0 0 0 0 0 0	0 0 1 0 0 0	0 0 19 0 0 15 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 - 3M] [3M - 1Y] [1Y - 2Y] [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 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 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 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 - 3M [Japan	728 465 767 22 410 2 633	0 0 0 0 0 0	728 465 767 22 71 -713 573	69 0 0 0 0 0 0	0 0 0 0 0 2	659 465 752 9 71 -715 22 1,262	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 8 0 0 0	0 0 8 0 0 0	-25 0 0 0 0 0	-25 0 0 0 0 0
Total [0 - 3M [u.s.	3,027 0 106 48 3 329 375 1,974 2,836	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,912 0 106 46 -147 329 270 1,933 2,537	69 0 87 6 0 0 140 0	0 0 1 0 2 2	1,262 0 0 0 -147 329 -106 7	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	8 0 0 0 0 0 0	8 0 0 0 0 0	-25 0 0 0 0 0 0	-25 0 0 0 0 0



Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value		OSITIONS (gross e			DIRE	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	y 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 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	105 0 0 0 0 0 0	105 0 0 0 0 0 0	105 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	296 0 0 0 0 0 0	3 0 0 0 0 0	-897 0 0 0 0 0	-33 0 0 0 0 0	0 0 33 0 21 0	0 0 33 0 21 0 55	0 0 -54 -4 -29 0 0	0 0 -54 -4 -30 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] TOTAL	Switzerland	0 0 0 85 0 33 578 697	0 0 0 85 0 33 578 697	0 0 0 85 0 33 578 697	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 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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	0 16 0 0 0 0 9 3 28	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 16 0 0 0 9 3	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 16 0 0 0 9 3 28	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 12 0 0 221 0	0 0 13 0 0 214 0	0 0 -12 0 -1 -200 0 -214	0 0 -13 0 -1 -192 0
Total	Other Central and eastern Europe countries non EEA	0 0 4 28 13 47 48	0 0 3 0 13 0 1 18	0 0 4 28 3 -17 -3	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 28 -11 -17 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	9 27 87 141 169 158 0	9 27 87 143 168 153 0 588	-58 -117 -103 -63 -248 -121 0	-58 -118 -104 -63 -253 -114 0
[0 - 3M [Middle East	0 54 23 24 1 16 5	0 54 17 24 0 0	0 54 23 24 1 12 -2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 6 0 1 1 12 -2	0 100 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 8 0 9 45 0	0 0 9 0 10 44 0	0 0 -12 0 -5 -45 0	0 0 -13 0 -5 -45 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] TOTAL	Latin America and the Caribbean	0 5 16 18 41 173 14 268	0 4 16 18 37 90 0	0 5 16 18 41 115 9	0 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 1 3	0 0 0 0 0 4 24 8 35	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	7 35 164 35 480 580 0	7 26 145 35 348 382 0	-2 -109 -145 -65 -588 -466 0	-2 -98 -118 -62 -445 -293 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	0 0 0 0 25 7 16 85	0 0 0 0 2 7 15 85	0 0 0 25 7 16 85	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 2 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	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	Others	8 9 18 24 18 175 62 313	3 0 2 7 6 87 0	8 9 18 -9 18 91 18	4 8 15 15 15 8 0	0 0 0 0 0 0 1 2	0 0 0 -32 3 3 15	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 71 73 159 194 114 14	0 64 65 139 175 98 11	-7 -95 -82 -110 -331 -146 -6	-7 -80 -81 -95 -304 -125 -4

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 basis 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 sovereing) on sovereing redef risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the denomination and or accounting classification of the positions
the economic substance over the form must be used as a orther for the definition of the positions. The economic substance over the form must be used as a orther for the definition of the positions.



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value		OSITIONS (gross e ereign debt to oth			DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	positive 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 fail 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 [Austria	107 0 133 142 225 276 39 923	0 0 0 0 0	107 0 133 63 225 252 -18 762	52 0 54 114 189 275 7	0 0 0 0 0 0	4 0 26 -79 8 -24 -24 -90	377 0 0 0 0 133 0 509	14 0 0 0 0 0 7 0 2	-347 0 -500 0 0 0	-1 0 -42 0 0 0 0	11 0 45 0 74 0 0	11 0 46 0 77 0 0	-11 0 -45 0 -74 0 0	-11 0 -46 0 -77 0 0
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「 「2Y - 3Y 「 [3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	51 206 282 605 348 853 133 2,479	0 0 0 0 0 0	51 196 240 526 332 813 104 2,261	0 0 124 105 221 742 67	0 0 4 0 0 1	51 196 -40 -16 35 31 -12	176 375 86 675 391 73 1,050 2,826	1 7 8 30 6 13 88	0 -300 0 -600 -85 -598 0	0 -4 0 -10 -1 -88 0	36 22 0 72 0 0 130	36 22 0 72 0 0 0	0 -22 0 0 0 0 0	0 -22 0 0 0 0 0
[0 - 3M [Bulgaria	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 0 0 0 0
[0 - 3M [Cyprus	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 - 3M [Czech Republic	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 - 3M [Denmark	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 84 0 0 0 0	0 0 0 0 0 0	-100 -90 0 0 0 0	-3 -2 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
TOTAL TOTAL	Estonia	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 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
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Finland	0 0 41 28 147 114 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 41 28 128 114 -7	0 0 0 41 28 138 68 7	0 0 0 0 0	0 0 0 0 0 -10 46 -14	0 870 90 200 320 1.045 80 2,605	0 8 8 3 7 14 95 10	0 0 0 -200 -50 0 -50	0 0 0 0 -24 -11 0 -11	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
Total [0 - 3M [France	338 3,803 2,039 6,874 4,364 8,729 16,953 39,523 82,284	384 1.306 2.371 1.033 2.856 8.368 32,897 49,215	304 3,718 1.630 6.096 3.697 7.640 15.359 33,973 72,111	2,953 31 3,808 2,035 4,458 5,465 1,223	0 0 13 3 0 9 4 3	22 380 108 -316 -177 -568 -566 -781 -1,920	2,605 36 55 127 158 210 429 851 1,866	137 4 4 9 9 20 46 338 430	-300 -17 -177 -914 -362 -386 -222 -632 -2,711	-45 0 -23 -103 -69 -43 -28 -100	0 0 0 0 25 0 0 0	0 0 0 0 25 0 0 0	0 0 -72 -25 0 0	0 0 0 -72 -25 0 0



	(mln EUR)							As of 3	30/06/2015						
		GROSS DIF		NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) i er counterpaties	net of cash short only where there	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	rovisions)		is a maturit	y matching) 1)		Derivatives with p	ositive 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 [Germany	13 68 141 453 247 1,547 110 2,578	0 0 0 0 0	-47 22 -51 -231 24 -2,164 -34	0 15 3 164 50 541 0	0 0 0 0 1 0 0	-47 7 -54 -395 -27 -2,749 -34	505 1.685 2,363 1,063 2,097 3,965 2,556 14,233	17 69 97 98 183 343 315 1,123	-1.362 -1.019 -777 -1.398 -1,545 -4,024 -826 -10,951	-186 -143 -96 -239 -211 -333 -109	0 0 0 25 115 0 0	0 0 0 25 115 0 0	0 0 0 -25 -115 0 0	0 0 0 -25 -115 0 0
[0 - 3M [Croatia	0 0 0 0 0 2 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 13 9 0 0	0 0 0 13 9 0 0	0 0 0 -2 -18 0 0	0 0 0 -2 -17 0 0
[0 - 3 M [Greece	0 0 0 1 0	0 0 0 0 0	0 0 0 0 1 0 1	0 0 0 0 0	0 0 0 0 1 0 1 2	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 - 3M [Hungary	0 0 2 1 12 2	0 0 0 0 0	0 0 0 -1 0 12 -6	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 -1 0 12 -6 5	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 89 14 27 36 0	0 89 15 27 36 0 0	0 -35 -37 -58 -25 0 0	0 -35 -37 -59 -25 0 0
[0 - 3M [Ireland	0 5 0 57 97 161 0	0 0 0 0 0	0 5 0 57 97 161 0	0 0 0 57 96 161 0	0 5 0 0 0 1 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 9 0	0 0 0 9 0	0 0 0 -9 0 0	0 0 0 -9 0
[0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	473 353 2,186 655 215 1.146 4,270 9,298	466 0 5 0 1 227 346 1,045	263 56 815 -454 164 1.056 4.211 6,112	0 0 1111 8 70 537 1.643 2,368	0 0 0 0 0 0 2 1	-203 49 648 -549 82 -33 -7	0 6 17 1 4 146 62 237	0 0 1 0 0 13 26	-43 -2 0 0 0 0 -9	0 -10 -1 0 0 0 0	0 55 66 137 10 18 0	0 55 67 137 10 18 0	0 -55 -66 -137 -10 -18 0	0 -55 -66 -137 -10 -18 0
[0-3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	9,298 0 0 5 0 9 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 9 0	0 0 0 5 0 9 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 -1 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 [Lithuania	0 0 0 34 13 0	0 0 0 0 0 0	0 0 0 0 34 13 0	0 0 0 0 34 0	0 0 0 0 0	0 0 0 0 0 0 13	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 -52	0 0 0 0 0 -51	0 11 13 13 25 135 0	0 11 14 14 29 107	-51 -6 0 0 -38 -26	-51 -6 0 0 -39 -12
Total [0 - 3M [3M - 1Y [1Y - 2Y [12Y - 3Y [33Y - 5Y [10Y - more	Luxembourg	47 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	34 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	-52 0 0 0 0 0 0	-51 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	-122 0 0 0 0 0 0	-108 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	6 (3) (on and off	balance sheet)
		gross of p		posicionis el ser	is a maturit	y matching) 1)	,	Derivatives with p	oositive 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	Fäir-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	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 - 3M [Netherlands	22 0 73 313 418 378 60 1,264	0 0 0 0 0	22 -99 56 255 194 252 43 722	0 0 35 55 137 165 0	0 0 0 0 0	22 -99 20 172 -74 -15 43 68	747 5,102 1,287 3,413 7,687 9,027 1,455 28,718	15 77 72 217 425 456 648 1,910	-4,118 -3,322 -2,779 -1,291 -2,172 -14,326 -2,115 -30,124	-217 -164 -87 -51 -255 -1.102 -523 -2,399	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0
[0 - 3M [Poland	0 3 3 3 59 7 418 494	0 0 0 0 0	0 3 3 2 58 3 418 488	0 0 0 0 58 0 0	0 0 0 0 0 0	0 3 3 2 -1 3 2	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 2 0 0	0 0 0 0 2 0 0	0 0 0 -2 0 0	0 0 0 0 -2 0 0
[0 - 3M [Portugal	0 0 79 60 9 3	0 0 0 0 0	0 0 0 68 60 3 3	0 0 0 79 38 6 0	0 0 0 0 3 3	0 0 0 -11 1 -6 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	13 0 0 0 58 9 0	13 0 0 0 57 9 0	-13 0 0 0 -58 -9 0	-13 0 0 0 -57 -9 0
[0 - 3M [Romania	0 0 0 0 0 0 10 5	0 0 0 0 0	0 0 0 0 0 -10 5	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 -10 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 9 0 0 0	0 0 9 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Slovakia	0 0 2 0 0 0	0 0 0 0 0	0 0 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 2 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 20 0 0 0	0 0 0 20 0 0 0	0 0 0 -20 0 0 0	0 0 0 -20 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia	0 0 0 0 0 154 13 0	0 0 0 0 0	0 0 0 0 154 13 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 2 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Total	Spain	405 221 195 389 874 394 107 2,586	395 0 0 0 50 1 0	390 210 -16 354 706 386 22 2,052	5 15 59 41 585 34 0	1 0 1 0 7 1 1 1	-11 194 -193 193 -133 110 -52	0 0 0 0 7 26 0	0 0 0 0 0 0 5 5	0 0 0 0 -15 0 -15	0 0 0 0 0 0	0 0 0 0 22 0 0	0 0 0 0 0 22 0 0	0 0 0 0 0 -22 0 0	0 0 0 0 0 -22 0 0
Total Fo - 3M F3M - 1Y F1Y - 2Y F2Y - 3Y F3Y - 5Y F3Y - 10Y F10Y - more Total	Sweden	2,586 0 0 6 5 5 0 0	0 0 0 0 0 0	0 0 6 5 5 0	0 0 0 0 4 0 0	0 0 0 0 0 0	0 0 6 5 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	-15 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



	(mln EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long)	net of cash short	DIRE	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	y matching) 1)	J	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
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	United Kingdom	2 12 9 42 76 0 0	0 0 0 0 0	2 12 9 42 76 0 0	0 12 9 42 76 0	2 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 - 3M [Iceland	0 197 0 0 0 0 0	0 0 0 0 0	0 197 0 0 0 0 197	0 0 0 0 0 0	0 0 0 0 0	0 197 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	-36 0 0 0 0 0 0	0 0 0 0 0 0	0 377 0 0 0 0 0	0 381 0 0 0 0 0 0	0 -376 0 0 0 0 0	0 -379 0 0 0 0 0
[0 - 3M[Liechtenstein	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 - 3M[[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Norway	0 0 0 6 0 6	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 5 0 5	0 12 61 20 11 0 0	0 3 10 2 2 0 0	0 0 0 0 0 -245 -245	0 0 0 0 0 0 -4	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	Australia	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	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Canada	0 19 35 21 65 80 14	0 0 0 0 0	0 19 35 21 65 80 14	0 19 23 21 64 0	0 0 1 0 0 0	0 0 11 0 0 1 1	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 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	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
Total To - 3M T 3M - 1Y T 1Y - 2Y T 2Y - 3Y T 3Y - 5Y T 4Y T 5Y - 10Y	Japan	1.542 254 139 5 133 341 639 3,053	0 0 0 0 0 0	1.542 254 139 5 -16 -44 620 2,498	0 0 0 0 0 0	0 0 0 0 0 2 0	1.542 254 110 5 -16 -46 60 1,908	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 9 0 0 0 0	0 9 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
Otal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	U.S.	3,053 23 139 166 69 200 853 2,206 3,655	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,498 23 139 108 46 152 795 1,959	0 138 87 69 94 590 0	2 1 1 0 0 3 3	1,908 0 0 -23 -23 57 -34 -90	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



(min EUR)								As of 30/06/2015										
		GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash short EXPOSURES (accounting value positions of sovereign debt to other counterpaties only where there					DIRE	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)						
		gross of p	provisions) 1)	is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with 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	142 0 0 0 0 0 0 0	142 0 0 0 0 0 0 0	142 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	1.272 0 0 0 0 0 0 0	7 0 0 0 0 0 0	-1.166 0 0 0 0 0 0 0 0	-24 0 0 0 0 0 0	0 0 36 23 0 4 0	0 0 36 23 0 4 0	0 -22 -36 -27 -9 -10 0	0 -23 -36 -27 -9 -9			
[0 - 3M [Switzerland	0 0 96 0 0 34 663 794	0 0 96 0 0 34 663	0 0 96 0 0 34 663 794	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 - 3M [Other advanced economies non EEA	16 1 0 0 34 1 0	0 0 0 0 0	16 1 0 0 34 0 0	0 0 0 0 34 0 0	0 0 0 0 0 1	16 1 0 0 0 0 -1 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 13 0 -1 238 0	0 0 14 0 1 231 0	0 0 -13 -1 0 -218 0 -233	0 0 -14 -2 0 -210 0			
Total	Other Central and eastern Europe countries non EEA	0 4 3 10 17 8 12 53	0 4 3 10 17 0 1	0 4 3 10 12 -24 -7	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 -4 -24 -9	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	26 94 11 57 167 248 27	26 94 11 58 170 225 23	-33 -40 -63 -117 -167 -139 -25	-33 -40 -63 -116 -169 -127 -22 -570			
To - 3M	Middle East	66 57 0 28 0 4 12	66 55 0 28 0 0	66 57 0 28 0 -13 -5	0 0 0 0 0 0	0 0 0 0 0 0	0 2 0 0 0 0 -13 -6	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 9 9 -2 170 0	0 0 9 10 4 171 0	0 0 -13 -4 -1 -184	0 0 -14 -5 -1 -186			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	0 8 8 16 38 138 8 215	0 7 7 15 37 104 0	0 8 8 16 38 113 4	0 0 0 0 0 0	0 1 1 1 1 2 1 6	0 0 0 0 0 7 2	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	2 114 81 75 513 306 0	2 108 70 59 366 190 0	-203 -33 -51 -129 -197 -547 -219 0 -1,176	-206 -31 -52 -105 -171 -372 -121 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	0 0 1 27 2 204 10 244	0 0 1 4 2 199 3 210	0 0 1 27 2 203 8	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 1	0 0 0 0 0 0 3 6	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 -1 0 0	0 0 0 0 1 1 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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	9 20 14 18 21 123 45 250	2 1 2 6 5 96 0	9 20 14 17 8 95 8	7 12 11 11 8 0 0	0 0 0 1 1 2 1	0 6 1 -1 -8 -3 6	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	37 41 83 162 216 141 0	35 37 74 125 208 121 0	-49 -57 -50 -161 -295 -96 -40	-48 -55 -44 -134 -259 -75 -34			

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				pairment, accumulated value due to credit risk and Collaterals and			Gross carrying amount			Accumulated impair changes in fair valu provisions ⁴	rment, accumulated e due to credit risk and			
		Of which performing but past due >30	but		On performing	On non-performing	financial guarantees received on non- performing exposures		Of which Of which non- performing but past due >30		n-performing ¹	On performing		Collaterals and financial guarantees received on non- performing exposures	
		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³		
(mln EUR, %) Debt securities (including at amortised cost and fair value)	74,007	0	736	736	-1	302	197	77,220	0	769	721	54	284	158	
Central banks	78	0	0	0	0	0	0	75	0	0	0	0	0	0	
General governments	43,799	0	0	0	-1	0	0	48,115	0	0	0	-1	0	0	
Credit institutions	4,229	0	46	46	0	25	0	2,216	0	46	18	0	23	0	
Other financial corporations	18,264	0	442	442	0	232	0	18,543	0	448	432	46	208	0	
Non-financial corporations	7,637	0	247	247	0	45	197	8,271	0	275	270	9	52	158	
Loans and advances(including at amortised cost and fair value)	764,327	2,423	23,154	23,154	1,560	10,478	11,663	750,265	2,072	24,340	24,289	1,676	10,599	12,582	
Central banks	613	0	21	21	2	21	0	638	0	21	21	1	21	0	
General governments	148,964	43	95	95	46	48	7	141,927	36	173	173	54	53	4	
Credit institutions	58,781	0	108	108	11	89	21	42,603	1	108	108	8	87	13	
Other financial corporations	53,290	1	786	786	15	108	494	55,434	7	732	731	29	97	507	
Non-financial corporations	166,192	506	9,263	9,263	723	4,501	2,772	168,389	347	9,752	9,737	815	4,502	2,796	
Households	336,486	1,872	12,882	12,882	762	5,711	8,369	341,274	1,682	13,554	13,518	769	5,839	9,262	
DEBT INSTRUMENTS other than HFT	838,334	2,423	23,889	23,889	1,558	10,780	11,860	827,485	2,072	25,109	25,010	1,730	10,882	12,740	
OFF-BALANCE SHEET EXPOSURES	171,584		1,238	1,238	126	363	101	171,839		1,461	1,461	187	286	192	

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 incurred 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

			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying a forbearance mea	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)	211	211	13	13	165	204	204	23	23	157			
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	211	211	13	13	165	204	204	23	23	157			
Loans and advances (including at amortised cost and fair value)	8,297	5,640	1,549	1,543	4,811	8,181	5,690	1,572	1,430	4,532			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	85	1	1	1	0	26	6	1	1	0			
Credit institutions	13	13	10	10	0	15	15	11	11	0			
Other financial corporations	627	626	70	70	483	692	610	66	65	488			
Non-financial corporations	3,883	2,883	998	994	2,060	3,470	2,587	917	807	1,284			
Households	3,688	2,117	470	468	2,268	3,977	2,473	578	546	2,760			
DEBT INSTRUMENTS other than HFT	8,508	5,851	1,562	1,556	4,976	8,384	5,894	1,596	1,454	4,689			
Loan commitments given	253	103	0	0	1,328	143	98	0	0	28			

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

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	49,969	50,535	LRCom {20}	
В	Total leverage ratio exposures	1,129,248	1,057,035	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	4.42%	4.78%	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]					
(min 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	147,264	147,264	141,247	140,957				
of which: Other financial corporations	65	65	660	660				
of which: Non-financial corporations	18,112	18,112	16,995	16,738				
of which: Households	129,073	129,073	123,551	123,550				

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.