

| Bank Name    | Landesbank Hessen-Thüringen Girozentrale |
|--------------|--|
| LEI Code     | DIZES5CFO5K3I5R58746                     |
| Country Code | DE                                       |

Capital

| CRR / CRDIV DEFINITION OF CAPITAL  | As of 31/12/2014 | As of<br>30/06/2015 | COREP CODE  | REGULATION   |
|--|------------------|---------------------|---|--|
| OWN FUNDS  | 9,965            | 9,893               | CA1 {1}   | Articles 4(118) and 72 of CRR  |
| COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)                                       | 7,212            | 7,111               | CA1 {1.1.1}   | Article 50 of CRR  |
| Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)                             | 3,947            | 3,947               | CA1 {1.1.1.1}   | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR   |
| Retained earnings  | 3,351            | 3,487               | 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   | -193             | -218                | CA1 {1.1.1.3}   | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR   |
| Other Reserves   | 0                | 0                   | CA1 {1.1.1.4}   | Articles 4(117) and 26(1) point (e) of CRR   |
| Funds for general banking risk   | 0                | 0                   | CA1 {1.1.1.5}   | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR   |
| Minority interest given recognition in CET1 capital  | 0                | 0                   | CA1 {1.1.1.7}   | Artide 84 of CRR   |
| Adjustments to CET1 due to prudential filters  | -23              | -41                 | CA1 {1.1.1.9}   | Articles 32 to 35 and 36 (1) point (I) of CRR  |
| (-) Intangible assets (including Goodwill)   | -157             | -155                | 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                      | -5               | -8                  | CA1 {1.1.1.12}  | Articles 36(1) point (c) and 38 of CRR   |
| (-) IRB shortfall of credit risk adjustments to expected losses  | -556             | -549                | 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) (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 379(3) 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   | -3               | 0                   | CA1 {1.1.1.27} + CA1<br>{1.1.1.28}  |  |
| Transitional adjustments   | 851              | 648                 | 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 (+/-)   | 851              | 648                 | 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)   | 491              | 478                 | CA1 {1.1.2}   | Article 61 of CRR  |
| Additional Tier 1 Capital instruments (including grandfathered amounts)  | 843              | 737                 | CA1 {1.1.2.1} + CA1<br>{1.1.2.2} + CA1 {1.1.2.3} +<br>CA1 {1.1.2.4}                 |  |
| Other additional Tier 1 Capital components and deductions (after transitional adjustments)   | -352             | -260                | CA1 {1.1.2} - (CA1 {1.1.2.1}<br>+ CA1 {1.1.2.2} + CA1<br>{1.1.2.3} + CA1 {1.1.2.4}) |  |
| TIER 1 CAPITAL (net of deductions and after transitional adjustments)  | 7,703            | 7,589               | CA1 {1.1}   | Article 25 of CRR  |
| TIER 2 CAPITAL (net of deductions and after transitional adjustments)  | 2,261            | 2,304               | CA1 {1.2}   | Article 71 of CRR  |
| Tier 2 Capital instruments (including grandfathered amounts)   | 2,489            | 2,473               | CA1 {1.2.1} + CA1 {1.2.2} +<br>CA1 {1.2.3} + CA1 {1.2.4}                            |  |
| Other Tier 2 Capital components and deductions (after transitional adjustments)  | -227             | -169                | CA1 {1.2} - (CA1 {1.2.1} +<br>CA1 {1.2.2} + CA1 {1.2.3} +<br>CA1 {1.2.4})           |  |
| TOTAL RISK EXPOSURE AMOUNT   | 53,821           | 55,261              | CA2 {1}   | Articles 92(3), 95, 96 and 98 of CRR   |
| Common Equity Tier 1 Capital ratio   | 13.40%           | 12.87%              | CA3 {1}   | -  |
| Tier 1 Capital ratio   | 14.31%           | 13.73%              | CA3 {3}   |  |
| Total Capital ratio  | 18.51%           | 17.90%              | CA3 {5}   | •  |



# **Risk exposure amounts**

| (mln EUR)   | as of<br>31/12/2014 | as of<br>30/06/2015 |
|---|---------------------|---------------------|
| Risk exposure amounts for credit risk   | 45,352              | 46,238              |
| Risk exposure amount for securitisation and re-securitisations in the banking book                        | 2,727               | 4,006               |
| Risk exposure amount for contributions to the default fund of a CCP                                       | 0                   | 0                   |
| Risk exposure amount Other credit risk  | 42,625              | 42,232              |
| Risk exposure amount for position, foreign exchange and commodities (Market risk)                         | 3,254               | 4,132               |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup> | 0                   | 0                   |
| Risk exposure amount for Credit Valuation Adjustment  | 1,094               | 1,188               |
| Risk exposure amount for operational risk   | 4,121               | 3,703               |
| Other risk exposure amounts   | 0                   | 0                   |
| Total Risk Exposure Amount  | 53,821              | 55,261              |

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



| Interest income 4,744 2,7 Of which debt securities income 3333 1 Of which debt securities income 3,021 1,1,1 Interest expenses 3,045 1,1,1 Interest expenses 3,045 1,1,593 1,1 | (min EUR)  | As of 31/12/2014                      | As of<br>30/06/2015 |
|--|--|---------------------------------------|---------------------|
| Of which debt securities income Of which labars and advances income 3,021 1,4 1,5 1,4 1,5 1,6 1,7 1,6 1,7 1,7 1,7 1,7 1,7 1,7 1,7 1,7 1,7 1,7  |  |                                       | 2,230               |
| Of which loans and advances income  Interest expenses  3,445 1,7 (Of which deposite expenses) (Of which deposite expenses) (Of which deposite expenses) (Of which debt securities issued expenses) (Expenses on share capital repayable on demand)  Dividend income  100  Net Fee and commission income 286 286 29 cains or () losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net  17 Cains or () losses on financial assets and liabilities designated at fair value through profit or loss, and of non financial assets, net  17 Cains or () losses on financial assets and liabilities designated at fair value through profit or loss, and of non financial assets, net  17 Cains or () losses on financial assets and liabilities designated at fair value through profit or loss, net  286 29 Cains or () losses from hedge accounting, net  29 Cains or () losses from hedge accounting, net  20 Cains or () losses from hedge accounting, net  20 Cains or () losses from hedge accounting, net  21 Cains or () losses from hedge accounting, net  21 Cains or () losses from hedge accounting, net  21 Cains or () losses from hedge accounting, net  21 Cains or () losses from hedge accounting, net  22 Cains or () losses from hedge accounting, net  23 Cains or () losses from hedge accounting, net  24 Cains or () losses from hedge accounting, net  25 Cains or () losses from hedge accounting, net  26 Cains or () losses from hedge accounting, net  27 Commission or () losses from hedge accounting, net  28 Cains or () losses from hedge accounting, net  29 Cains or () losses from hedge accounting, net  20 Cains or () losses from hedge accounting, net  20 Cains or () losses from hedge accounting, net  21 Cains or () loss from hedge accounting, net  21 Cains or () loss from hedge accounting, net  29 Cains or () loss from hedge accounting, net  20 Cains or () loss from hedge accounting, net  20 Cains or () loss from hedge accounting accounting accounting accounting accounting a |  |                                       | 143                 |
| Interest expenses 3,445 1,0 (Of which deposits expenses) 1,1993 7 |  |                                       | 1,440               |
| (Of which deposits expenses) (Of which debt securities issued expenses) (Of which debt securities issued expenses) (Of which debt securities issued expenses) (Expenses on share capital repayable on demand)  Dividend income  100  Net fee and commission income 286 286 286 286 287 288 288 288 288 288 288 288 288 288   |  | -,-                                   | 1,570               |
| (Of which debt securities issued expenses) (Expenses on share capital repayable on demand)  Dividend income  Net Fee and commission income (Sains or (-) losses on direcognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net  17  Sains or (-) losses on financial assets and liabilities held for trading, net Sains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net  428 13  Schange of (-) losses from hedge accounting, net Schange differences [gain or (-) loss], net  13  Exchange differences [gain or (-) loss], net  13  Exchange differences [gain or (-) loss], net  13  Exchange differences [gain or (-) loss], net  14  TOTAL OPERATING INCOME, NET  1,808  4  Administrative expenses)  1,110  5  (Depreciation)  (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Impairment or (-) reversal of impairment on financial assets measured at fair value through profit or loss)  (Ingainment or (-) reversal of impairment on financial assets measured at fair value through profit or loss)  (Ingainment or (-) reversal of impairment on financial assets measured at fair value through profit or loss)  (Ingainment or (-) reversal of impairment on financial assets measured at fair value through profit or loss)  (Ingainment or (-) reversal of impairment on financial assets measured at fair value through profit or loss)  (Ingainment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  -3  (of which Goodwill)  0 Negative goodwill recomised in profit or loss  Share of the profit or (-) loss from non-current assets and disposal groups dassified as held for sale not qualifying as discontinued operations  0 Negative goodwill recomised in profit or loss  586  FROFIT OR (-) LOSS FROFICE TAX FROM CONTINUING OPERATIONS  388             |  | · · · · · · · · · · · · · · · · · · · | 727                 |
| (Expenses on share capital repayable on demand)  Dividend income  Sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net  17  Sains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, and of non financial assets, net  17  Sains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net  Sains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net  Sains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net  Sains or (-) losses from hedge accounting, net  Exchange differences (gain or (-) loss), net  Net other operating income /(expenses)  13  Control Operating income /(expenses)  14  Control Operating income /(expenses)  15  16  17  (Commitments and guarantees given)  17  (Commitments and guarantees given)  17  (Other provisions)  17  Of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal issues and tax litigation in of which pending legal  |  | · · · · · · · · · · · · · · · · · · · | 278                 |
| Net Fee and commission income  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  17  Gains or (-) losses on financial assets and liabilities held for trading, net  Gains or (-) losses from hedge accounting, net  Exchange differences (gain or (-) loss), net  Exchange differences (gain or (-) loss or  |  |                                       | 0                   |
| 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  17  Gains or (-) losses on financial assets and liabilities held for trading, net  574  Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net  6ains or (-) losses from hedge accounting, net  13  Exchange differences [gain or (-) loss], net  0  Net other operating income /(expenses)  5-4  TOTAL OPERATING INCOME, NET  1,808  5  (Administrative expenses)  1,110  (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  (Other provisions)  0 f which pending legal issues and tax litigation of the provisions of the restriction of the restriction of the restriction of the state of the provisions of the restriction of the state of the provisions of the state of the provisions of the state of the provisions of th | Dividend income  | 100                                   | 24                  |
| Gains or (-) losses on financial assets and liabilities held for trading, net  Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net  Gains or (-) losses from hedge accounting, net  Exchange differences [gain or (-) loss], net  O  Net other operating income /(expenses)  TOTAL OPERATING INCOME, NET  (Administrative expenses)  (Depreciation)  (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  Of which pending legal issues and tax litigation of this profit or loss of which restructuring of the provisions or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  O Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388  29  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS   | Net Fee and commission income  | 286                                   | 148                 |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net  428  Gains or (-) losses from hedge accounting, net  Exchange differences [gain or (-) loss], net  0  Net other operating income /(expenses)  5-4  TOTAL OPERATING INCOME, NET  1,808  CAdministrative expenses)  (Depreciation)  (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  Of which pending legal issues and tax litigation in the commitment of investments on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Hadd to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  28  183  29  20  21  21  22  24  25  26  27  28  28  29  20  21  21  22  24  25  26  27  27  28  29  20  20  21  21  21  22  24  25  26  27  27  27  27  27  27  27  28  29  20  20  21  21  22  23  24  24  25  26  27  27  27  27  27  27  27  27  27   | 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 | 17                                    | 21                  |
| Gains or (-) losses from hedge accounting, net  Exchange differences [gain or (-) loss], net  Net other operating income /(expenses)  5-54  TOTAL OPERATING INCOME, NET  (Administrative expenses)  (Depreciation)  (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation 1  Of which restructuring 1  (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or loss  (Impairment or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or loss  (Impairment or (-) reversal of impairment or loss  (Impairment or (-) reversal of impairment or loss of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or loss  O Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates on on on-financial assets)  O Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  586  388  200  201  202  203  204  205  206  207  208  208  209  209  209  209  209  209   | Gains or (-) losses on financial assets and liabilities held for trading, net  | 574                                   | -42                 |
| Exchange differences [gain or (-) loss], net  Net other operating income /(expenses)  54  TOTAL OPERATING INCOME, NET  1,808  (Depreciation)  (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  90  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  388   | Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net   | -428                                  | 156                 |
| Net other operating income /(expenses)  1.54  TOTAL OPERATING INCOME, NET  1,808  (Administrative expenses)  (Depreciation)  (Depreciation)  (Commitments and guarantees given)  (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  388   | Gains or (-) losses from hedge accounting, net   | 13                                    | -1                  |
| TOTAL OPERATING INCOME, NET  (Administrative expenses)  (Administrative expenses)  (Depreciation)  (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  388  | Exchange differences [gain or (-) loss], net   | 0                                     | 0                   |
| (Administrative expenses) (Depreciation) (Depreciation) (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation 1 Of which pending legal issues and tax litigation 1 Of which restructuring 1 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates OPROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  183 2 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388  | Net other operating income /(expenses)   | -54                                   | 4                   |
| (Depreciation) (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  388   | TOTAL OPERATING INCOME, NET  | 1,808                                 | 970                 |
| (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation¹  Of which pending legal issues and tax litigation¹  Of which restructuring¹  (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  388  | (Administrative expenses)  | 1,110                                 | 559                 |
| (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation¹  Of which pending legal issues and tax litigation¹  Of which restructuring¹  (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  388  | (Depreciation)   | 41                                    | 19                  |
| (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388   | (Provisions or (-) reversal of provisions)   | -17                                   | -10                 |
| Of which pending legal issues and tax litigation 1  Of which restructuring 1  (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  751  41  41  41  41  41  41  41  41  41   | (Commitments and guarantees given)   | -7                                    | -5                  |
| Of which restructuring¹ (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388  | (Other provisions)   | -10                                   | -4                  |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  183  183  183  183  283  284  285  286  387  287  288  287  | Of which pending legal issues and tax litigation <sup>1</sup>  | 51                                    |                     |
| (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388  | Of which restructuring <sup>1</sup>  | 41                                    |                     |
| (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388   | (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)   | 183                                   | 99                  |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388   | (Loans and receivables)  | 183                                   | 62                  |
| (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388  | (Held to maturity investments, AFS assets and financial assets measured at cost)   | 0                                     | 37                  |
| Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  O  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388  | (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)                          | -3                                    | 0                   |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  O  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388  | (of which Goodwill)  | 0                                     | 0                   |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  586  288  298  209  200  200  200  201  201  202  203  203   | Negative goodwill recognised in profit or loss   | 0                                     | 0                   |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  586  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388  | Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates   | 90                                    | 4                   |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  388   | 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   | 586                                   | 307                 |
| Profit or (-) loss after tax from discontinued operations  | PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  | 388                                   | 203                 |
|  | Profit or (-) loss after tax from discontinued operations  | 0                                     | 0                   |
| PROFIT OR (-) LOSS FOR THE YEAR 388 2  | PROFIT OR (-) LOSS FOR THE YEAR  | 388                                   | 203                 |
| Of which attributable to owners of the parent  (1) Information available only as of end of the year  |  | 385                                   | 206                 |



# EBA 2015 EU-wide Transparency Exercise Market Risk

|                                       | ٤                                | SA .                             |   |                          |   |                     | [M                                    |                   |       |                                |                 |                                  |   |                          |   |           | IM                                      |                  |       |                                |                 |                                  |
|---------------------------------------|----------------------------------|----------------------------------|---|--------------------------|---|---------------------|---------------------------------------|-------------------|-------|--------------------------------|-----------------|----------------------------------|---|--------------------------|---|-----------|---|------------------|-------|--------------------------------|-----------------|----------------------------------|
|                                       | As of 31/12/2014                 | As of 30/06/2015                 |   |                          |   | As of 31            | /12/2014                              |                   |       |                                |                 |                                  |   |                          |   | As of 30  | /06/2015                                |                  |       |                                |                 |                                  |
|                                       |                                  |                                  | VaR (Memoran  | ndum item)               | STRESSED VaR (M<br>item)  |                     | INCREM<br>DEFAU<br>MIGRATI<br>CAPITAL | LT AND<br>ON RISK |       | PRICE RISKS<br>CHARGE FOR      |                 |                                  | VaR (Memoran  | dum item)                | STRESSED VaR (Moitem)   | emorandum | INCREM<br>DEFAUL<br>MIGRATIO<br>CAPITAL | T AND<br>ON RISK |       | RICE RISKS (<br>HARGE FOR      |                 |                                  |
| (mln EUR)                             | TOTAL RISK<br>EXPOSURE<br>AMOUNT | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS<br>DAY (VaRt-1) | MULTIPLICATION<br>FACTOR (ms) x<br>AVERAGE OF<br>PREVIOUS 60<br>WORKING DAYS<br>(SVaRavg) | LATEST<br>AVAILABLE | 12 WEEKS<br>AVERAGE<br>MEASURE        | LAST<br>MEASURE   | FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS<br>DAY (VaRt-1) | MULTIPLICATION<br>FACTOR (ms) x<br>AVERAGE OF<br>PREVIOUS 60<br>WORKING DAYS<br>(SVaRavg) |           | 12 WEEKS<br>AVERAGE<br>MEASURE          | LAST<br>MEASURE  | FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | TOTAL RISK<br>EXPOSURE<br>AMOUNT |
| ded Debt Instruments                  | 1,760                            | 1,439                            | 0   | 0                        | 0   | 0                   |                                       |                   |       |                                |                 |                                  | 0   | 0                        | 0   | 0         |   |                  |       |                                |                 |                                  |
| Of which: General risk                | 0                                | 0                                | 38  | 10                       | 62  | 19                  |                                       |                   |       |                                |                 |                                  | 83  | 26                       | 94  | 30        |   |                  |       |                                |                 |                                  |
| Of which: Specific risk               | 1,760                            | 1,439                            | 0   | 0                        | 0   | 0                   |                                       |                   |       |                                |                 |                                  | 0   | 0                        | 0   | 0         |   |                  |       |                                |                 |                                  |
| uities                                | 28                               | 32                               | 0   | 0                        | 0   | 0                   |                                       |                   |       |                                |                 |                                  | 0   | 0                        | 0   | 0         |   |                  |       |                                |                 |                                  |
| Of which: General risk                | 5                                | 3                                | 0   | 0                        | 0   | 0                   |                                       |                   |       |                                |                 |                                  | 0   | 0                        | 0   | 0         |   |                  |       |                                |                 |                                  |
| Of which: Specific risk               | 500                              | 425                              | 0   | 0                        | I 0   | 0                   |                                       |                   |       |                                |                 |                                  | 0   | 0                        | 0   | 0         |   |                  |       |                                |                 |                                  |
| reign exchange risk<br>mmodities risk | 208                              | 435<br>8                         | 0   | 0                        | I 0   | 0                   |                                       |                   |       |                                |                 |                                  | I 0   | 0                        | 0   | 0         |   |                  |       |                                |                 |                                  |
| tal                                   | 2,007                            | 1,914                            | 38  | 10                       | 62  | 10                  | 0                                     | 0                 | _     | 0                              | 0               | 1,247                            | 83  | 26                       | 94  | 30        | _                                       | 0                | 0     | _                              | _               | 2,218                            |

# FBA EUROPEAN BANKING

#### 2015 EU-wide Transparency Exercise

| AUTHORITY         | Credit Risk - Standardised Approach   |                                |                                |                         |  |                                |                                |                         |  |
|-------------------|---|--------------------------------|--------------------------------|-------------------------|--|--------------------------------|--------------------------------|-------------------------|--|
|                   | Landesbank Hessen-Thüringen Girozentrale  |                                |                                |                         | Standardise                            | ed Approach                    |                                |                         |  |
|                   |   |                                | As of 31/12/2                  | 014                     |  |                                | s of 30/06/2                   | 015                     |  |
|                   |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions |
|                   | Central governments or central banks<br>Regional governments or local authorities | 1.106<br>9.601                 | 1.107<br>10.710                | 13<br>19                |  | 1.336<br>10,104                | 1.336<br>11.206                | 38                      |  |
|                   | Public sector entities  | 2,717                          | 2.012                          | 167                     |  | 2,812                          | 1,997                          | 192                     |  |
|                   | Multilateral Development Banks  | 338                            | 338                            | 0                       |  | 229                            | 229                            | 0                       |  |
| I<br>I            | International Organisations   | 692                            | 692                            | 1                       |  | 636                            | 636                            | 0                       |  |
|                   | Institutions  | 22,155                         | 21,528                         | 804                     |  | 20,299                         | 19,530                         | 768                     |  |
|                   | Corporates  | 3,636                          | 1,923                          | 1,555                   |  | 3,727                          | 2,026                          | 1,674                   |  |
|                   | of which: SME   | 108                            | 91                             | 85                      |  | 101                            | 89                             | 83                      |  |
|                   | Retail  | 1,555                          | 135                            | 106                     |  | 1,492                          | 121                            | 92                      |  |
|                   | of which: SME   | 59                             | 6                              | 3                       |  | 51                             | 6                              | 3                       |  |
| Consolidated data | Secured by mortgages on immovable property  | 1,544                          | 1,486                          | 519                     |  | 1,523                          | 1,466                          | 511                     |  |
|                   | of which: SME   | 147                            | 144                            | 42                      |  | 146                            | 141                            | 41                      |  |
|                   | Exposures in default  | 314                            | 247                            | 286                     | 58                                     | 322                            | 210                            | 248                     | 102                                    |
|                   | Items associated with particularly high risk                                      | 123                            | 72                             | 108                     |  | 107                            | 54                             | 81                      |  |
|                   | Covered bonds   | 389                            | 389                            | 40                      |  | 241                            | 241                            | 23                      |  |
|                   | 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                       |  |
| Se                | Equity  | 1,454                          | 964                            | 1,032                   |  | 1,473                          | 984                            | 1,057                   |  |
|                   | Securitisation  | 1,113                          | 1,106                          | 1,180                   |  | 1,307                          | 1,307                          | 1,237                   |  |
|                   | Other exposures   | 291                            | 291                            | 291                     |  | 305                            | 305                            | 305                     |  |
|                   | Standardised Total  | 47,029                         | 43,000                         | 6,122                   | 101                                    | 45,912                         | 41,648                         | 6,231                   | 139                                    |

|         |   |                                |                                |                         | Standardise   | d Approach                     |                                |                         |   |
|---------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|         |   |                                | As of 31/12/2                  | 2014                    |   | ı                              | As of 30/06/:                  | 2015                    |   |
|         |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|         | Central governments or central banks                              | 412                            | 412                            | 11                      |   | 584                            | 585                            | 25                      |   |
|         | Regional governments or local authorities                         | 9,559                          | 10,660                         | 9                       |   | 10,104                         | 11,206                         | 3                       |   |
|         | Public sector entities  | 1,481                          | 1,383                          | 48                      |   | 1,330                          | 1,245                          | 48                      |   |
|         | Multilateral Development Banks                                    | 0                              | 0                              | 0                       |   | 56                             | 56                             | 0                       |   |
|         | International Organisations                                       | 0                              | 0                              | 0                       |   | 69                             | 69                             | 0                       |   |
|         | Institutions  | 21,052                         | 20,352                         | 354                     |   | 18,945                         | 18,173                         | 303                     |   |
|         | Corporates  | 3,028                          | 1,480                          | 1,146                   |   | 3,011                          | 1,454                          | 1,161                   |   |
|         | of which: SME   | 108                            | 91                             | 85                      |   | 101                            | 89                             | 83                      |   |
|         | Retail  | 1,315                          | 118                            | 67                      |   | 1,413                          | 106                            | 79                      |   |
|         | of which: SME   | 59                             | 6                              | 3                       |   | 51                             | 6                              | 3                       |   |
| GERMANY | Secured by mortgages on immovable property                        | 1,481                          | 1,423                          | 490                     |   | 1,458                          | 1,402                          | 484                     |   |
|         | of which: SME   | 147                            | 144                            | 42                      |   | 146                            | 141                            | 41                      |   |
|         | Exposures in default  | 120                            | 106                            | 126                     | 6   | 109                            | 93                             | 109                     | 9   |
|         | Items associated with particularly high risk                      | 23                             | 23                             | 34                      |   | 18                             | 18                             | 27                      |   |
|         | Covered bonds   | 312                            | 312                            | 31                      |   | 237                            | 237                            | 22                      |   |
|         | 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  | 1,356                          | 866                            | 933                     |   | 1,415                          | 925                            | 984                     |   |
|         | Securitisation  |                                |                                |                         |   |                                |                                |                         |   |
|         | Other exposures   | 290                            | 290                            | 290                     |   | 297                            | 297                            | 297                     |   |
|         | Standardised Total <sup>2</sup>                                   |                                |                                |                         | 18  |                                |                                |                         | 24  |

|               |   | Standardised Approach          |                                |                         |   |                                |                                |                         |   |  |  |  |
|---------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|--|--|--|
|               |   |                                | As of 31/12/2                  | 014                     |   | ı                              | s of 30/06/2                   | 2015                    |   |  |  |  |
|               |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |  |  |  |
|               | Central governments or central banks  | 67                             | 67                             | 3                       |   | 167                            | 167                            | 8                       |   |  |  |  |
|               | Regional governments or local authorities                                       | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |  |  |  |
|               | Public sector entities  | 1,202                          | 596                            | 119                     |   | 1,448                          | 719                            | 144                     |   |  |  |  |
|               | Multilateral Development Banks  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |  |  |  |
|               | International Organisations   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |  |  |  |
|               | Institutions  | 174                            | 152                            | 99                      |   | 137                            | 137                            | 97                      |   |  |  |  |
|               | Corporates  | 67                             | 63                             | 55                      |   | 128                            | 123                            | 90                      |   |  |  |  |
|               | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |  |  |  |
|               | Retail  | 0                              | 0                              | 0                       |   | 2                              | 0                              | 0                       |   |  |  |  |
|               | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |  |  |  |
| UNITED STATES | Secured by mortgages on immovable property                                      | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |  |  |  |
|               | of which: SME   | 0                              | 0                              | 0                       |   |                                | 0                              | 0                       |   |  |  |  |
|               | Exposures in default  | 148<br>55                      | 102                            | 102                     | 45  | 159                            | 75                             | 75                      | 83  |  |  |  |
|               | Items associated with particularly high risk Covered bonds                      | 55                             | 4                              | 6                       |   | 56                             | 4                              | 6                       |   |  |  |  |
|               | Covered bonds Claims on institutions and corporates with a ST credit assessment | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |  |  |  |
|               |   | 0                              | 0                              |                         |   | 0                              | 0                              | "                       |   |  |  |  |
|               | Collective investments undertakings (CIU) Equity                                | 46                             | 46                             | 46                      |   | U<br>48                        | 48                             | 48                      |   |  |  |  |
|               | Securitisation  | 40                             | 40                             | 40                      |   | 40                             | 40                             | 40                      |   |  |  |  |
|               | Securitisation Other exposures  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |  |  |  |
|               | Standardised Total <sup>2</sup>   | U                              |                                | U                       | 59  | U                              | 0                              |                         | 95  |  |  |  |

|        |   |                                |                                |                         | Standardise   | d Approach                     |                                |                         |   |
|--------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|        |   | A                              | s of 31/12/2                   | 014                     |   | ı                              | s of 30/06/:                   | 2015                    |   |
|        |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|        | Central governments or central banks  | 88                             | 88                             | 1                       |   | 69                             | 69                             | 0                       |   |
|        | Regional governments or local authorities   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Public sector entities  | 33                             | 33                             | 0                       |   | 32                             | 32                             | 0                       |   |
|        | Multilateral Development Banks  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | International Organisations   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Institutions  | 178                            | 103                            | 40                      |   | 143                            | 88                             | 26                      |   |
|        | Corporates  | 52                             | 48                             | 35                      |   | 54                             | 54                             | 56                      |   |
|        | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Retail  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
| FRANCE | Secured by mortgages on immovable property  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Exposures in default  | 0                              | 0                              | 0                       | 0   | 0                              | 0                              | 0                       | 0   |
|        | Items associated with particularly high risk  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Covered bonds   | 31                             | 31                             | 3                       |   | 2                              | 2                              | 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 <sup>2</sup> mosure value, is reported before taking into account any effect due to credit conversion factors or credit. |                                |                                |                         | 0   |                                |                                |                         | 0   |

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

|                 |   |                                |                                |                         | Standardise   | ed Approach                    |                                |                         |   |
|-----------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|                 |   | A                              | s of 31/12/2                   | 014                     |   | ı                              | s of 30/06/2                   | 2015                    |   |
|                 |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|                 | Central governments or central banks                              | 27                             | 27                             | 0                       |   | 11                             | 11                             | 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  | 578                            | 528                            | 150                     |   | 741                            | 680                            | 176                     |   |
|                 | Corporates  | 221                            | 90                             | 85                      |   | 263                            | 145                            | 158                     |   |
|                 | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                 | Retail<br>of which: SME   | 1                              | 0                              | 0                       |   | 2                              | 0                              | 0                       |   |
| LINITED KINCDOM | or which: SME Secured by mortgages on immovable property          | U                              | 0                              | 0                       |   | U                              | 0                              | 0                       |   |
| UNITED KINGDOM  | of which: SME   | 0                              | 0                              | l ő                     |   | 0                              | 0                              | 0                       |   |
|                 | Exposures in default  | 6                              | 2                              | 2                       | 4   | 6                              | 2                              | 3                       | 4   |
| I               | Items associated with particularly high risk                      | 0                              | 0                              | 0                       | 7   | 0                              | 1 6                            | 1 6                     | 7   |
| 1               | Covered honds   | 2                              | 2                              | 0                       |   | 0                              | 0                              | 0                       |   |
| 1               | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                 | Collective investments undertakings (CIU)                         | 0                              | ō                              | ō                       |   | 0                              | ō                              | ō                       |   |
|                 | Equity  | 0                              | 0                              | 0                       |   | 9                              | 9                              | 23                      |   |
| 1               | Securitisation  |                                |                                |                         |   |                                |                                |                         |   |
|                 | Other exposures   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                 | Standardised Total <sup>2</sup>                                   |                                |                                |                         | 10  |                                |                                |                         | 9   |

(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

|             |   |                                |                                |                         | Standardise   | ed Approach                    |                                |                      |   |
|-------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|----------------------|---|
|             |   | ı                              | As of 31/12/2                  | 2014                    |   | į                              | As of 30/06/                   | 2015                 |   |
|             |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|             | Central governments or central banks                              | 84                             | 84                             | 0                       |   | 68                             | 68                             | 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  | 102                            | 204                            | 91                      |   | 71                             | 180                            | 76                   |   |
|             | Corporates  | 59                             | 57                             | 45                      |   | 72                             | 71                             | 55                   |   |
|             | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                    |   |
|             | Retail  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                    |   |
|             | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                    |   |
| NETHERLANDS | Secured by mortgages on immovable property                        | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                    |   |
|             | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                    |   |
|             | Exposures in default  | 0                              | 0                              | 0                       | 0   | 0                              | 0                              | 0                    | 0   |
|             | Items associated with particularly high risk                      | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                    |   |
|             | Covered bonds   | 12                             | 12                             | 1                       |   | 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                    |   |
| s           | Securitisation  |                                |                                |                         |   |                                |                                |                      |   |
|             | Other exposures   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                    |   |
|             | Standardised Total <sup>2</sup>                                   |                                |                                |                         | 1   |                                |                                |                      | 1   |

| (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                     |   | į                              | As of 30/06/2                  | 2015                    |   |
|                                   |  | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|                                   | Central governments or central banks   | 3                              | 3                              | 0                       |   | 3                              | 3                              | 0                       |   |
|                                   | Regional governments or local authorities  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                   | Public sector entities   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                   | Multilateral Development Banks   | 21                             | 17                             | 0                       |   | 17                             | 17                             | 0                       |   |
|                                   | International Organisations  | 13                             | 371                            | 0                       |   | 0                              | 0                              | 0                       |   |
|                                   | Institutions   | 8                              | 7                              | 3                       |   | 7                              | 7                              | 1                       |   |
|                                   | Corporates   | 3                              | 3                              | 3                       |   | 0                              | 0                              | 0                       |   |
|                                   | of which: SME  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                   | Retail   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                   | of which: SME  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
| LUXEMBOURG                        | Secured by mortgages on immovable property                                       | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                   | of which: SME  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                   | Exposures in default   | 0                              | 0                              | 0                       | 0   | 0                              | 0                              | 0                       | 0   |
|                                   | Items associated with particularly high risk                                     | 6                              | 6                              | 10                      |   | 5                              | 5                              | 7                       |   |
|                                   | 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   | 51                             | 51                             | 51                      |   | 0                              | 0                              | 0                       |   |
|                                   | Securitisation   |                                |                                |                         |   |                                |                                |                         |   |
|                                   | 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   | ed Approach                    |                                |                         |   |
|--------|--|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|        |  | ı                              | As of 31/12/2                  | 2014                    |   | į                              | As of 30/06/                   | 2015                    |   |
|        |  | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|        | Central governments or central banks                               | 0                              | 0                              | 0                       |   | 43                             | 43                             | 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   | 1                              | 0                              | 0                       |   | 1                              | . 0                            | 0                       |   |
|        | Corporates   | 14                             | 14                             | 16                      |   | 18                             | 17                             | 19                      |   |
|        | of which: SME  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Retail   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
| CDATAL | of which: SME  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
| SPAIN  | Secured by mortgages on immovable property of which: SME           | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | or which: SME Exposures in default                                 | 0                              | 0                              | 0                       | 0   | 0                              | 0                              | 0                       | 0   |
|        | Exposures in default  Items associated with particularly high risk | 0                              | 0                              | 0                       | 0   | Ü                              | 0                              | 0                       | 0   |
|        | Items associated with particularly nigh risk 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                              | 1 0                     |   | 0                              | 1 0                            | 0                       |   |
|        | Securitisation   |                                |                                |                         |   | Ů                              | , i                            |                         |   |
|        | Other exposures  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Standardised Total <sup>2</sup>                                    |                                |                                |                         | 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                    |                                |                         |   |
|---------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|         |   |                                | As of 31/12/2                  | 014                     |   | į                              | As of 30/06/:                  | 2015                    |   |
|         |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|         | Central governments or central banks                              | 105                            | 105                            | 0                       |   | 27                             | 27                             | 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  | 1                              | 2                              | 1                       |   | 0                              | 1                              | 0                       |   |
|         | Corporates  | 42                             | 41                             | 13                      |   | 40                             | 39                             | 14                      |   |
|         | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|         | Retail of which: SME  | U                              | 0                              | 0                       |   |                                | 0                              |                         |   |
| AUSTRIA | Secured by mortgages on immovable property                        | U                              | 0                              | 0                       |   | 0                              | 0                              |                         |   |
| AUSTRIA | of which: SME   | 0                              | 0                              | 0                       |   |                                | 0                              | 0                       |   |
|         | Exposures in default  | 0                              | 0                              | 0                       | 0   | ľ                              | 0                              | 0                       | 0   |
|         | Items associated with particularly high risk                      | 0                              | 0                              | 0                       |   | ĺ                              | 0                              | ľ                       |   |
|         | Covered bonds   | 11                             | 11                             | 1                       |   | Ŏ                              | ő                              | ŏ                       |   |
|         | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                              | ō                       |   | ō                              | 0                              | ō                       |   |
|         | Collective investments undertakings (CIU)                         | 0                              | ō                              | ō                       |   | l o                            | ō                              | 0                       |   |
|         | Equity  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|         | Securitisation  |                                |                                |                         |   |                                |                                |                         |   |
|         | Other exposures   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|         | Standardised Total <sup>2</sup>                                   |                                |                                |                         | 0   |                                |                                |                         | 0   |

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

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

|             |   |                                |                                |                         | Standardise   | d Approach                     |                                |                         |   |
|-------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|             |   | ,                              | As of 31/12/2                  | 014                     |   | ı                              | As of 30/06/:                  | 2015                    |   |
|             |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|             | Central governments or central banks                              | 119                            | 95                             | 3                       |   | 196                            | 196                            | 0                       |   |
|             | Regional governments or local authorities                         | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|             | Public sector entities  | 1                              | 1                              | 0                       |   | 2                              | 1                              | 0                       |   |
|             | Multilateral Development Banks                                    | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|             | International Organisations                                       | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|             | Institutions  | 78                             | 64                             | 23                      |   | 128                            | 140                            | 43                      |   |
|             | Corporates  | 23                             | 20                             | 6                       |   | 5                              | 2                              | 2                       |   |
|             | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|             | Retail  | 20                             | 15                             | 0                       |   | 54                             | 13                             | 8                       |   |
|             | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
| SWITZERLAND | Secured by mortgages on immovable property                        | 76                             | 61                             | 0                       |   | 64                             | 63                             | 27                      |   |
|             | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|             | Exposures in default  | 1                              | 0                              | 1                       | 0   | 1                              | 1                              | 2                       | 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                              | 1                       |   | 0                              | 0                              | 1                       |   |
|             | Securitisation  |                                |                                |                         |   |                                |                                |                         |   |
|             | Other exposures   | 0                              | 0                              | 0                       |   | 7                              | 7                              | 7                       |   |
|             | Standardised Total <sup>2</sup>                                   |                                |                                |                         | 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.

|        |   |                                |                                |                         | Standardise   | d Approach                     |                                |                         |   |
|--------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|        |   |                                | As of 31/12/2                  | 014                     |   | ı                              | As of 30/06/2                  | 015                     |   |
|        |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|        | Central governments or central banks                              | 3                              | 3                              | 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  | 2                              | 2                              | 0                       |   | 3                              | 3                              | 1                       |   |
|        | Corporates  | 3                              | 3                              | 4                       |   | 6                              | 6                              | 6                       |   |
|        | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Retail  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
| CMEDEN | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
| SWEDEN | Secured by mortgages on immovable property of which: SME          | 0                              | 0                              | 0                       |   | U                              | 0                              | 0                       |   |
|        | or which: SME Exposures in default                                | 0                              | 0                              | 0                       | 0   | 0                              | 0                              | 0                       | 0   |
|        | Items associated with particularly high risk                      | 0                              | 0                              | 0                       | 0   | 0                              | 0                              | 0                       | U   |
|        | Covered bonds   | 0                              | 2                              | 0                       |   | 2                              | 2                              | 0                       |   |
|        | Claims on institutions and corporates with a ST credit assessment |                                | ,                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Collective investments undertakings (CIU)                         | o o                            | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Equity  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Securitisation  | - i                            | l ů                            |                         |   |                                | Ů                              |                         |   |
|        | Other exposures   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Standardised Total <sup>2</sup>                                   |                                |                                |                         | 0   |                                |                                |                         | 0   |

Standardised Total\*

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

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

# EBA 2015 EU-wide Transparency Exercise

|                   | Credit Risk - IRB Approach   |            |                        |                                |            |                        |                             |            |                        |                                |            |                        |                             |
|-------------------|--|------------|------------------------|--------------------------------|------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|------------|------------------------|-----------------------------|
|                   | Landesbank Hessen-Thüringen Girozentrale   |            |                        |                                |            |                        | IRB Ap                      | proach     |                        |                                |            |                        |                             |
|                   |  |            |                        | As of 31                       | 12/2014    |                        |                             |            |                        | As of 30/                      | 06/2015    |                        |                             |
|                   |  | Original   | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and | Original   | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and |
|                   | (min EUR, %)   |            | Of which:<br>defaulted | Value                          |            | Of which:<br>defaulted | provisions                  |            | Of which:<br>defaulted | Value                          |            | Of which:<br>defaulted | provisions                  |
|                   | Central banks and central governments  | 24.429     | 1                      | 27.465                         | 1.093      | 0                      | 3                           | 27.649     | 1                      | 30.485                         | 1.257      | 0                      | 5                           |
|                   | Institutions   | 14.959     | 24                     | 13.672                         | 3.198      | 10                     | 9                           | 15.913     | 21                     | 14.757                         | 3.465      | 0                      | 9                           |
|                   | Corporates   | 79.419     | 3.289                  | 68.653                         | 31.193     | 52                     | 1.012                       | 81.269     | 3.126                  | 69.620                         | 30.492     | 49                     | 896                         |
|                   | Corporates - Of Which: Specialised Lending   | 35,773     | 1,790                  | 33,499                         | 16,668     | 0                      | 494                         | 36,843     | 1,452                  | 34,488                         | 16,492     | 0                      | 408                         |
|                   | Corporates - Of Which: SME   | 3,161      | 86                     | 3,366                          | 1,821      | 52                     | 42                          | 3,232      | 95                     | 2,995                          | 1,765      | 0                      | 48                          |
|                   | Retail   | 5,219      | 79                     | 4,871                          | 1,076      | 26                     | 32                          | 5,347      | 70                     | 4,989                          | 1,097      | 23                     | 29                          |
|                   | Retail - Secured on real estate property   | 3,399      | 50                     | 3,379                          | 724        | 20                     | 11                          | 3,462      | 44                     | 3,440                          | 721        | 17                     | 10                          |
|                   | Retail - Secured on real estate property - Of Which: SME                               | 505        | 0                      | 495                            | 162        | 0                      | 0                           | 530        | 0                      | 519                            | 172        | 0                      | 0                           |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-                              | 2,895      | 50                     | 2,884                          | 561        | 20                     | 11                          | 2,932      | 44                     | 2,921                          | 549        | 17                     | 10                          |
|                   | Retail - Qualifying Revolving  | 839<br>981 | 27                     | 591<br>901                     | 54<br>298  | 0                      | 1                           | 836        | 2<br>25                | 587<br>962                     | 55<br>321  | 0                      | 1                           |
|                   | Retail - Other Retail<br>Retail - Other Retail - Of Which: SME                         | 981<br>227 | 2/                     | 175                            | 298<br>72  | 6                      | 19                          | 1,049      | 25                     |                                | 321<br>76  | 5                      | 18                          |
|                   | Retail - Other Retail - Of Which: non-SME<br>Retail - Other Retail - Of Which: non-SME | 754        | 27                     |                                |            | 0                      | 19                          | 235<br>814 | 25                     | 181                            | 76<br>245  | 0                      | 18                          |
|                   |  |            | 2/                     | 726<br>213                     | 226        | 6                      | 19                          | 189        | 25                     | 781<br>189                     | 245<br>528 | 5                      | 18                          |
|                   | Equity<br>Securitisation   | 213        | - 0                    |                                | 622        | 0                      |                             |            | - 0                    |                                |            | 0                      |                             |
|                   | Securitisation Other non credit-obligation assets                                      | 4.967      |                        | 4.842                          | 1.547      |                        | 1                           | 5.286      |                        | 5.198                          | 2.768      |                        | 2                           |
|                   |  |            |                        |                                | 220        |                        |                             |            |                        |                                | 220        |                        |                             |
|                   | IRB Total  |            |                        |                                | 39,249     |                        |                             |            |                        |                                | 40,006     |                        |                             |

|         |   |          |                        |                                |            |                        | IRB Ap                      | proach   |                        |                                |            |                        |                             |
|---------|---|----------|------------------------|--------------------------------|------------|------------------------|-----------------------------|----------|------------------------|--------------------------------|------------|------------------------|-----------------------------|
|         |   |          |                        | As of 31                       | 12/2014    |                        |                             |          |                        | As of 30/                      | 06/2015    |                        |                             |
|         |   | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and |
|         | (min EUR, %)  |          | Of which:<br>defaulted | Value                          |            | Of which:<br>defaulted | provisions                  |          | Of which:<br>defaulted | Value                          |            | Of which:<br>defaulted | provisions                  |
|         | Central banks and central governments                     | 22,489   | 0                      | 25,092                         | 563        | 0                      | 0                           | 24,460   | 0                      | 26,969                         | 654        | 0                      | 0                           |
|         | Institutions  | 2,042    | 0                      | 1,650                          | 366        | 0                      | 1                           | 2,134    | 0                      | 1,841                          | 397        | 0                      | 2                           |
|         | Corporates  | 46.209   | 1.985                  | 39.189                         | 15.391     | 35                     | 604                         | 45.278   | 2.222                  | 37.922                         | 16.134     | 24                     | 624                         |
|         | Corporates - Of Which: Specialised Lending                | 10.893   | 744                    | 10.405                         | 5.485      | 0                      | 232                         | 10.475   | 876                    | 10.053                         | 5.246      | 0                      | 230                         |
|         | Corporates - Of Which: SME                                | 3.006    | 80                     | 3.154                          | 1.744      | 35                     | 42                          | 3.072    | 89                     | 2.811                          | 1.646      | 0                      | 48                          |
|         | Retail  | 5.166    | 78                     | 4.822                          | 1.067      | 26                     | 31                          | 5.293    | 69                     | 4.939                          | 1.084      | 22                     | 28                          |
|         | Retail - Secured on real estate property                  | 3,366    | 50                     | 3,346                          | 715        | 19                     | 11                          | 3,430    | 43                     | 3,408                          | 713        | 16                     | 10                          |
|         | Retail - Secured on real estate property - Of Which: SME  | 501      | 0                      | 492                            | 161        | 0                      | 0                           | 527      | 0                      | 517                            | 170        | 0                      | 0                           |
| GERMANY | Retail - Secured on real estate property - Of Which: non- | 2,865    | 50                     | 2,854                          | 554        | 19                     | 11                          | 2,902    | 43                     | 2,892                          | 543        | 16                     | 10                          |
|         | Retail - Qualifying Revolving                             | 829      | 2                      | 584                            | 58         | 0                      | 1                           | 826      | 2                      | 580                            | 54         | 0                      | 1                           |
|         | Retail - Other Retail                                     | 971      | 27                     | 891                            | 294        | 6                      | 19                          | 1.037    | 24                     | 951                            | 317        | 5                      | 18                          |
|         | Retail - Other Retail - Of Which: SME                     | 226      | 0                      | 174                            | 71         | 0                      | 0                           | 234      | 0                      | 180                            | 76         | 0                      | 0                           |
|         | Retail - Other Retail - Of Which: non-SME                 | 744      | 27                     | 717                            | 223        | 6                      | 19                          | 803      | 24                     | 771                            | 241        | 5                      | 18                          |
|         | Equity  | 81       | 0                      | 81                             | 284        | 0                      | 0                           | 85       | 0                      | 85                             | 280        | 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 <sup>1</sup>  | Exposure           | Risk expos | ure amount             | Value<br>adjustments<br>and | Original | Exposure <sup>1</sup>  | Exposure           | Risk expos | sure amount            | Value<br>adjustments |
|               | (min EUR, %)   |          | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | provisions                  |          | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | provisions           |
|               | Central banks and central governments  | 247      | 0                      | 247                | 20         | 0                      | 0                           | 1.260    | 0                      | 1.260              | 101        | 0                      | 1                    |
|               | Institutions   | 1,926    | 0                      | 1,804              | 399        | 0                      | 1                           | 2,250    | 0                      | 2,095              | 468        | 0                      | 2                    |
|               | Corporates   | 10,129   | 125                    | 8,594              | 4,523      | 0                      | 38                          | 11,769   | 124                    | 9,811              | 4,675      | 0                      | 40                   |
|               | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME                           | 8,245    | 125                    | 7,462              | 3,896      | 0                      | 33                          | 9,513    | 124                    | 8,528              | 4,057      | 0                      | 37                   |
|               | Corporates - Of Which: SME<br>Retail   | 0        | 0                      | 0                  | 0          | 0                      | 0                           | 0        | 0                      | 0                  | 0          | 0                      | 0                    |
|               | Retail - Secured on real estate property   | 5        | 0                      | 4                  | 1          | 0                      | U                           | 4        | 0                      | 3                  | 1          | 0                      | 0                    |
|               | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME | 3        | 0                      | 3                  | 1          | 0                      | 0                           | 2        | 0                      | 2                  | 1          | 0                      | 0                    |
| UNITED STATES | Retail - Secured on real estate property - Of Which: non-  | 0        | 0                      | 0                  | 1          | 0                      | 0                           | 0        | 0                      | 0                  | 0          | 0                      | 0                    |
| UNITED STATES | Retail - Qualifying Revolving  | 3        | 0                      | 3                  | 1          | 0                      | 0                           | 2        | 0                      | 2                  | 1          | 0                      | 0                    |
|               | Retail - Other Retail  | 1        | 0                      | 1                  | 0          | 0                      | 0                           | 1        | 0                      | 1                  | 0          | 0                      |                      |
|               | Retail - Other Retail - Of Which: SME  | 0        | 0                      |                    | 0          | 0                      | 0                           | 0        | 0                      | 0                  | 0          | 0                      | 0                    |
|               | Retail - Other Retail - Of Which: non-SME  | 1        | 0                      | 1                  | 0          | 0                      | 0                           | 1        | ů                      | 1                  | 0          | 0                      | 0                    |
|               | Equity   | 0        | 0                      | 0                  | 0          | 0                      | 0                           | 12       | ů                      | 12                 | 34         | 0                      | 0                    |
|               | Securitisation   |          |                        | Ů                  |            | Ů                      | Ů                           | 12       | l ů                    | 12                 |            | Ů                      | <u> </u>             |
|               | Other non credit-obligation assets   |          |                        |                    |            |                        |                             |          |                        |                    |            |                        |                      |
|               | IRB Total  |          |                        |                    |            |                        |                             |          |                        |                    |            |                        |                      |

|        |   |          |                        |                                |            |                        | IRB Ap                      | proach     |                        |                                |            |                        |                      |
|--------|---|----------|------------------------|--------------------------------|------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|------------|------------------------|----------------------|
|        |   |          |                        | As of 31/                      | 12/2014    |                        |                             |            |                        | As of 30/                      | 06/2015    |                        |                      |
|        |   | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | sure amount            | Value<br>adjustments |
|        | (min EUR, %)  |          | Of which:<br>defaulted | value*                         |            | Of which:<br>defaulted | provisions                  |            | Of which:<br>defaulted | value*                         |            | Of which:<br>defaulted | provisions           |
|        | Central banks and central governments   | 292      | 0                      | 292                            | 51         | 0                      | 0                           | 535        | 0                      | 535                            | 88         | 0                      | 0                    |
|        | Institutions  | 2.899    | 0                      | 2.902                          | 694        | 0                      | 1                           | 2.705      | 0                      | 2.708                          | 674        | 0                      | 1                    |
|        | Corporates  | 4,146    | 28                     | 3,783                          | 1,452      | 0                      | 15                          | 4,188      | 27                     | 3,780                          | 1,638      | 14                     | 20                   |
|        | Corporates - Of Which: Specialised Lending  | 3,164    | 8                      | 3,037                          | 1,148      | 0                      | 8                           | 3,179      | 8                      | 3,055                          | 1,308      | 0                      | 13                   |
|        | Corporates - Of Which: SME  | 16       | 0                      | 16                             | 6          | 0                      | 0                           | 15         | 0                      | 15                             | 5          | 0                      | 0                    |
|        | Retail  | 3        | 0                      | 2                              | 0          | 0                      | 0                           | 3          | 0                      | 2                              | 0          | 0                      | 0                    |
|        | Retail - Secured on real estate property  | 1        | 0                      | 1                              | 0          | 0                      | 0                           | 2          | 0                      | 2                              | 0          | 0                      | 0                    |
|        | Retail - Secured on real estate property - Of Which: SME  | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
| FRANCE | Retail - Secured on real estate property - Of Which: non-   | 1        | 0                      | 1                              | 0          | 0                      | 0                           | 2          | 0                      | 2                              | 0          | 0                      | 0                    |
|        | Retail - Qualifying Revolving   | 1        | 0                      | 1                              | 0          | 0                      | 0                           | 1          | 0                      | 1                              | 0          | 0                      | 0                    |
|        | Retail - Other Retail   | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
|        | Retail - Other Retail - Of Which: SME   | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
|        | Retail - Other Retail - Of Which: non-SME   | 0        | 0                      | 0                              | . 0        | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
|        | Equity  | 54       | 0                      | 54                             | 184        | 0                      | 0                           | 25         | 0                      | 25                             | 86         | 0                      | 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   |                        |                             |
|                 |   | Exposure Value <sup>1</sup> adjustr |                        |              |           |                        | Value<br>adjustments | Original I   | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expo | sure amount            | Value<br>adjustments<br>and |
|                 | (min EUR, %)  |                                     | Of which:<br>defaulted | value        |           | Of which:<br>defaulted | provisions           |              | Of which:<br>defaulted | Value                          |           | Of which:<br>defaulted | provisions                  |
|                 | Central banks and central governments Institutions  | 293<br>1.553                        | 0                      | 602<br>1,547 | 57<br>422 | 0                      | 0                    | 386<br>2.002 | 0                      | 690<br>1.972                   | 68<br>541 | 0                      | 0                           |
|                 | Corporates  | 3.959                               | 167                    | 3.898        | 1.381     | 16                     | 91                   | 4.230        | 0                      | 4.125                          | 1.407     | 11                     | 12                          |
|                 | Corporates - Of Which: Specialised Lending  | 3,114                               | 167                    | 3,044        | 1,130     | 0                      | 90                   | 3,224        | 0                      | 3,154                          | 1,097     | 0                      | 10                          |
|                 | Corporates - Of Which: SME  | 0                                   | 0                      | 63           | 18        | 16                     | 0                    | 0            | 0                      | 0                              | 0         | 0                      | 0                           |
|                 | Retail  | 7                                   | 0                      | 6            | 2         | 0                      | 0                    | 8            | 0                      | 7                              | 2         | 0                      | 0                           |
|                 | Retail - Secured on real estate property  | 5                                   | 0                      | 5            | 2         | 0                      | 0                    | 6            | 0                      | 6                              | 2         | 0                      | 0                           |
| LINITED KINCDOM | Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: non- | 0                                   | 0                      | 0            | 1         | 0                      | 0                    | 0            | 0                      | 0                              | 1         | 0                      | 0                           |
| UNITED KINGDOM  | Retail - Oualifying Revolving   | 5                                   | 0                      | 5            | 2         | 0                      | 0                    | 5            | 0                      | 5                              | 1         | 0                      | 0                           |
|                 | Retail - Other Retail   | i                                   | 0                      | 1            | 0         | 0                      | ő                    | î            | 0                      | ĭ                              | 1         | 0                      | 0                           |
|                 | Retail - Other Retail - Of Which: SME   | 0                                   | ō                      | ō            | 0         | ō                      | ō                    | 0            | ō                      | ō                              | 0         | ō                      | ō                           |
|                 | Retail - Other Retail - Of Which: non-SME   | 1                                   | 0                      | 1            | 0         | 0                      | 0                    | 1            | 0                      | 1                              | 1         | 0                      | 0                           |
|                 | Equity  | 0                                   | 0                      | 0            | 0         | 0                      | 0                    | 8            | 0                      | 8                              | 24        | 0                      | 0                           |
|                 | Securitisation  |                                     |                        |              |           |                        |                      |              |                        |                                |           |                        |                             |
|                 | Other non credit-obligation assets  |                                     |                        |              |           |                        |                      |              |                        |                                |           |                        |                             |
|                 | IRB Total   |                                     |                        |              |           |                        |                      |              |                        |                                |           |                        |                             |

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

|             |  |          |                        |                                |            |                        | IRB Ap                      | proach   |                        |                                |            |                        |                             |
|-------------|--|----------|------------------------|--------------------------------|------------|------------------------|-----------------------------|----------|------------------------|--------------------------------|------------|------------------------|-----------------------------|
|             |  |          |                        | As of 31/                      | 12/2014    |                        |                             |          |                        | As of 30/                      | 06/2015    |                        |                             |
|             |  | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | sure amount            | Value<br>adjustments<br>and |
|             | (min EUR, %)   |          | Of which:<br>defaulted | value*                         |            | Of which:<br>defaulted | provisions                  |          | Of which:<br>defaulted | Value*                         |            | Of which:<br>defaulted | provisions                  |
|             | Central banks and central governments  | 57       | 0                      | 57                             | 0          | 0                      | 0                           | 54       | 0                      | 54                             | 0          | 0                      | 0                           |
|             | Institutions   | 1.010    | 0                      | 754                            | 145        | 0                      | 0                           | 1.045    | 0                      | 769                            | 153        | 0                      | 0                           |
|             | Corporates   | 2.079    | 70                     | 1.795                          | 674        | 0                      | 13                          | 2.208    | 69                     | 1.916                          | 695        | 0                      | 24                          |
|             | Corporates - Of Which: Specialised Lending   | 844      | 0                      | 819                            | 350        | 0                      | 2                           | 980      | 0                      | 957                            | 374        | 0                      | 3                           |
|             | Corporates - Of Which: SME   | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | 0                      | 0                           |
|             | Retail   | 1        | 0                      | 0                              | 0          | 0                      | 0                           | 1        | 0                      | 1                              | 0          | 0                      | 0                           |
|             | Retail - Secured on real estate property   | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | 0                      | 0                           |
|             | Retail - Secured on real estate property - Of Which: SME                           | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | 0                      | 0                           |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: non-                          | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | 0                      | 0                           |
|             | Retail - Qualifying Revolving  | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | 0                      | 0                           |
|             | Retail - Other Retail  | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | 0                      | 0                           |
|             | Retail - Other Retail - Of Which: SME<br>Retail - Other Retail - Of Which: non-SME | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0          | 0                      | 0                           |
|             | Retail - Other Retail - Of Which: non-SME<br>Equity                                | 0        | 0                      | 0                              | 24         | 0                      | 0                           | 0        | 0                      | 0                              | 0          | 0                      | 0                           |
|             | Equity<br>Securitisation   | - 8      | 0                      | - 8                            | 24         | 0                      | 0                           | 0        | 0                      | 0                              | 0          | 0                      | -                           |
|             | Securitisation Other non credit-obligation assets                                  |          |                        |                                |            |                        |                             |          |                        |                                |            |                        |                             |
|             | IRB Total  |          |                        |                                |            |                        |                             |          |                        |                                |            |                        |                             |

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(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 <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and | Original I | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | sure amount            | Value<br>adjustments<br>and |
|             | (min EUR, %)   |          | Of which:<br>defaulted | value*                         |            | Of which:<br>defaulted | provisions                  |            | Of which:<br>defaulted | value*                         |            | Of which:<br>defaulted | provisions                  |
|             | Central banks and central governments Institutions   | 17<br>64 | 0                      | 25<br>52                       | 0          | 0                      | 0                           | 15<br>87   | 0                      | 22<br>74                       | 0<br>16    | 0                      | 0                           |
|             | Corporates   | 2.859    | 144                    | 2,760                          | 1.383      | 0                      | 43                          | 3,308      | 146                    | 3,202                          | 1.480      | 0                      | 34                          |
|             | Corporates - Of Which: Specialised Lending   | 2.382    | 20                     | 2.317                          | 1.290      | 0                      | 10                          | 2.432      | 34                     | 2.366                          | 1.188      | ō                      | 6                           |
|             | Corporates - Of Which: SME   | 89       | 0                      | 88                             | 28         | 0                      | 0                           | 102        | 0                      | 101                            | 40         | 0                      | 0                           |
|             | Retail   | 1        | 0                      | 1                              | 0          | 0                      | 0                           | 1          | 0                      | 1                              | 0          | 0                      | 0                           |
|             | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME | 0        | 0                      | 1                              | 0          | 0                      | 0                           | 1          | 0                      | 1                              | 0          | 0                      | 0                           |
| LUXEMBOURG  | Retail - Secured on real estate property - Of Which: non-  | 1        | 0                      | 1                              | 0          | 0                      | 0                           | 1          | 0                      | 1                              | 0          | 0                      | 0                           |
| LUXLINDOUNG | Retail - Qualifying Revolving  | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                           |
|             | Retail - Other Retail  | 0        | ō                      | ō                              | 0          | ō                      | ō                           | 0          | ō                      | ō                              | 0          | 0                      | 0                           |
|             | Retail - Other Retail - Of Which: SME  | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                           |
|             | Retail - Other Retail - Of Which: non-SME  | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                           |
|             | Equity   | 1        | 0                      | 1                              | 2          | 0                      | 0                           | 0          | 0                      | 0                              | 1          | 0                      | 0                           |
|             | Securitisation Other non credit-obligation assets  |          |                        |                                |            |                        |                             |            |                        |                                |            |                        |                             |
|             | IRB Total  |          |                        |                                |            |                        |                             |            |                        |                                |            |                        |                             |

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

|       |  |  |  |   |  |   | IRB Ap  | proach   |   |   |   |   |  |
|-------|--|--|--|---|--|---|---|--|---|---|---|---|--|
|       |  |  |  | As of 31/   | 12/2014  |   |   |  |   | As of 30/   | 06/2015   |   |  |
|       |  | Original   | Exposure <sup>1</sup>                              | Exposure<br>Value <sup>1</sup>  | Risk expos   | sure amount                             | Value<br>adjustments                              | Original   | Exposure <sup>1</sup>                                   | Exposure<br>Value <sup>1</sup>  | Risk expos  | sure amount                             | Value<br>adjustments                             |
|       | (min EUR, %)   |  | Of which:<br>defaulted                             | Value   |  | Of which:<br>defaulted                  | provisions  |  | Of which:<br>defaulted                                  | Value   |   | Of which:<br>defaulted                  | provisions                                       |
| SPAIN | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: She Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: She Retail - Secured on real estate property - Of Which: She Retail - Secured on real estate property - Of Which: She Retail - Secured on real estate property - Of Which: She Retail - Other Retail - Of Which: She Retail - Other Retail - Of Which: She Retail - Other Retail - Of Which: non-She Securitisation | 667<br>385<br>1.108<br>687<br>0<br>3<br>2<br>1<br>1<br>1<br>0<br>0 | 0<br>0<br>186<br>175<br>0<br>0<br>0<br>0<br>0<br>0 | 667<br>383<br>1.049<br>662<br>0<br>3<br>2<br>1<br>1<br>1<br>0<br>0<br>0 | 345<br>118<br>856<br>605<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0 | 0 | 2<br>0<br>46<br>333<br>0<br>0<br>0<br>0<br>0<br>0 | 596<br>325<br>907<br>616<br>0<br>3<br>2<br>0<br>2<br>1<br>1<br>0<br>1<br>3 | 0<br>0<br>142<br>132<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 596<br>324<br>876<br>592<br>0<br>3<br>2<br>0<br>2<br>1<br>1<br>1<br>0 | 293<br>90<br>739<br>553<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0 | 0 | 3<br>0<br>59<br>46<br>0<br>0<br>0<br>0<br>0<br>0 |
|       | 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 <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expo | sure amount            | Value<br>adjustments |
|          | (min EUR, %)  |          | Of which:<br>defaulted | value*                         |            | Of which:<br>defaulted | provisions                  |          | Of which:<br>defaulted | Value*                         |           | Of which:<br>defaulted | and<br>provisions    |
|          | Central banks and central governments   | 114      | 0                      | 130                            | 19         | 0                      | 0                           | 106      | 0                      | 121                            | 19        | 0                      | 0                    |
|          | Institutions  | 497      | 0                      | 458                            | 160        | 0                      | 0                           | 315      | 0                      | 272                            | 60        | 0                      | 0                    |
|          | Corporates  | 868      | 0                      | 815                            | 429        | 0                      | 3                           | 1.258    | 77                     | 1.152                          | 546       | 0                      | 4                    |
|          | Corporates - Of Which: Specialised Lending  | 286      | 0                      | 273                            | 176        | 0                      | 1                           | 284      | 0                      | 277                            | 178       | 0                      | 2                    |
|          | Corporates - Of Which: SME  | 1        | 0                      | 1                              | 0          | 0                      | 0                           | 1        | 0                      | 1                              | 0         | 0                      | 0                    |
|          | Retail  | 5        | 0                      | 5                              | 1          | 0                      | 0                           | 4        | 0                      | 3                              | 1         | 0                      | 0                    |
|          | Retail - Secured on real estate property  | 2        | 0                      | 2                              | 0          | 0                      | 0                           | 2        | 0                      | 2                              | 0         | 0                      | 0                    |
| ALICTOTA | Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: non- | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 0        | 0                      | 0                              | 0         | 0                      | 0                    |
| AUSTRIA  | Retail - Secured on real estate property - Of William Hori-   | 2        | 0                      | 2                              | 0          | 0                      | 0                           | 2        | 0                      | 2                              | 0         | 0                      | 0                    |
|          | Retail - Qualifying Revolving  Retail - Other Retail  | 2        | 0                      | 1                              | 1          | 0                      | 0                           | 1        | 0                      | 1                              | 0         | 0                      | 0                    |
|          | Retail - Other Retail - Of Which: SME   | 3        | 0                      | 3                              | 1          | 0                      | 0                           | 1        | 0                      | 1                              | 0         | 0                      | 0                    |
|          | Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME                                      | 2        |                        | 2                              | 1          | 0                      | 0                           | 1        | 0                      | 1                              | 0         | 0                      | 0                    |
|          | Equity  | 1        | 0                      | 1                              | 2          | 0                      | 0                           | 0        | 0                      |                                | 0         | 0                      | 0                    |
|          | Securitisation  | -        | Ů                      |                                |            |                        |                             | Ů        | Ů                      | Ů                              |           | Ů                      | - i                  |
|          | Other non credit-obligation assets  |          |                        |                                |            |                        |                             |          |                        |                                |           |                        |                      |
|          | IRB Total   |          |                        |                                |            |                        |                             |          |                        |                                |           |                        |                      |

tors or credit risk mitigation technic es (e.g. su

|             |  |          |                        |                    |            |                        | IRB Ap                      | proach   |                        |                    |            |                        |                      |
|-------------|--|----------|------------------------|--------------------|------------|------------------------|-----------------------------|----------|------------------------|--------------------|------------|------------------------|----------------------|
|             |  |          |                        | As of 31/          | 12/2014    |                        |                             |          |                        | As of 30/          | 06/2015    |                        |                      |
|             |  | Original | Exposure <sup>1</sup>  | Exposure           | Risk expos | ure amount             | Value<br>adjustments<br>and | Original | Exposure <sup>1</sup>  | Exposure           | Risk expos | sure amount            | Value<br>adjustments |
|             | (min EUR, %)   |          | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | provisions                  |          | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | and<br>provisions    |
|             | Central banks and central governments  | 2        | 0                      | 2                  | 0          | 0                      | 0                           | 1        | 0                      | 1                  | 0          | 0                      | 0                    |
|             | Institutions   | 596      | 0                      | 670                | 158        | 0                      | 0                           | 967      | 0                      | 1,039              | 276        | 0                      | 1                    |
|             | Corporates   | 492      | 6                      | 453                | 185        | 0                      | 3                           | 471      | 2                      | 434                | 172        | 0                      | 1                    |
|             | Corporates - Of Which: Specialised Lending   | 110      | 2                      | 108                | 55         | 0                      | 0                           | 107      | 0                      | 106                | 45         | 0                      | 0                    |
|             | Corporates - Of Which: SME   | 0        | 0                      | 0                  | 0          | 0                      | 0                           | 0        | 0                      | 0                  | 0          | 0                      | 0                    |
|             | Retail   | 12       | 0                      | 12                 | 3          | 0                      | 0                           | 13       | 1                      | 12                 | 4          | 0                      | 0                    |
|             | Retail - Secured on real estate property   | 8        | 0                      | 8                  | 2          | 0                      | 0                           | 8        | 1                      | 8                  | 2          | 0                      | 0                    |
| CHETTERLAND | Retail - Secured on real estate property - Of Which: SME                           | 1        | 0                      | 1                  | 1          | 0                      | 0                           | 1        | 0                      | 1                  | 0          | 0                      | 0                    |
| SWITZERLAND | Retail - Secured on real estate property - Of Which: non-                          | 7        | 0                      | 7                  | 2          | 0                      | 0                           | 7        | 1                      | 7                  | 2          | 0                      | 0                    |
|             | Retail - Qualifying Revolving<br>Retail - Other Retail                             | 1        | 0                      | 1                  | 0          | 0                      | 0                           | 1        | 0                      | 1                  | 0          | 0                      | 0                    |
|             | Retail - Other Retail - Of Which: SME  | 3        | 0                      | 3                  | 1          | 0                      | 0                           | 4        | 0                      | 3                  | 2          | 0                      | 0                    |
|             | Retail - Other Retail - Of Which: SME<br>Retail - Other Retail - Of Which: non-SME | 0        | 0                      | 0                  | 0          | 0                      | 0                           | 0        | 0                      | 0                  | 0          | 0                      | 0                    |
|             | Retail - Other Retail - Or Which: non-SME<br>Equity                                | 3        | 0                      | 2                  | 1 2        |                        | 0                           | 4        | 0                      | 3                  | 2          | 0                      | 0                    |
|             | Equity<br>Securitisation   |          | U U                    | 2                  |            | 0                      | 0                           | 4        | 0                      | 4                  | - 11       |                        | -                    |
|             | Other non credit-obligation assets   |          |                        |                    |            |                        |                             |          |                        |                    |            |                        |                      |
|             | IRB Total  |          |                        |                    |            |                        |                             |          |                        |                    |            |                        |                      |

sure value, is reported before taking into account any effect due to credit of factors or credit risk mitigation technic

|        |  |   |   |  |  |   | IRB Ap  | unroach   |   |   |   |   |   |
|--------|--|---|---|--|--|---|---|---|---|---|---|---|---|
|        |  |   |   | As of 31   | 12/2014  |   | IND AP  | ргован  |   | As of 30  | 06/2015   |   |   |
|        |  | Original  | Exposure <sup>1</sup>                   | Exposure   | Risk expos   | ure amount                              | Value<br>adjustments                                | Original I  | Exposure <sup>1</sup>                   | Exposure  | Risk expo   | sure amount                             | Value<br>adjustments                                |
|        | (min EUR, %)   |   | Of which:<br>defaulted                  | Value <sup>1</sup>                                   |  | Of which:<br>defaulted                  | and<br>provisions                                   |   | Of which:<br>defaulted                  | Value <sup>1</sup>  |   | Of which:<br>defaulted                  | and<br>provisions                                   |
| SWEDEN | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail  Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Outside Revolving Retail - Of Which: SPE Retail - Of Which: SPE Retail - Of Which: non-SPE Equity Securitisation | 0<br>863<br>507<br>345<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>839<br>476<br>344<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>112<br>210<br>181<br>0<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>0<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>827<br>493<br>272<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>802<br>448<br>271<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>123<br>170<br>126<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>0<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
|        | Other non credit-obligation assets IRB Total   |   |   |  |  |   |   |   |   |   |   |   |   |

#### Sovereign Exposure

|  | (mln EUR)        |  |                                  |   |                               |   |  | As of              | 31/12/2014         |                   |                       |                  |                     |                      |                |
|--|------------------|--|----------------------------------|---|-------------------------------|---|--|--------------------|--------------------|-------------------|-----------------------|------------------|---------------------|----------------------|----------------|
|  | (min Eore)       | GROSS DI   | RECT LONG<br>accounting value    | NET DIRECT PO                               | SITIONS (gross e              | exposures (long) i  | net of cash short<br>only where there                    |                    | T SOVEREIGN EXPO   | SURES IN DERIVATI | IVES (1)              | INDIRECT SOVE    | REIGN EXPOSURES     | 6 (3) (on and off    | balance sheet) |
|  |                  | gross of p   | orovisions)<br>(1)               |   | is a maturit                  | ty matching)<br>(1)   |  | Derivatives with p | ositive fair value | Derivatives with  | ı negative fair value | Derivatives with | positive fair value | Derivatives with val |                |
| Residual Maturity  | Country / Region |  | of which: loans<br>and advances  |   | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value     | Fair-value (+)     | Notional value    | Fair-value (-)        | Notional value   | Fair-value (+)      | Notional value       | Fair-value (-) |
| [ 0 - 3M [   | Austria          | 70<br>126<br><b>196</b>                            | 16<br>16                         | 70<br>126<br><b>196</b>                     | 126<br>126                    | 0   | 54<br><b>54</b>  | 0                  | 0                  | 0                 | 0                     | 25<br>1          | 0                   | 12<br>1              | 0              |
| Total  | Belgium          | 114<br>31<br>23                                    | 0                                | 114<br>31<br>23                             | 26<br>10<br>23                | 0   | 88<br>21   | 0                  | 0                  | 0                 | 0                     | 26               | 0                   | 0                    | 0              |
| Total  | Bulgaria         | 0  | 0                                | 0   | 0                             | 0   | 0  | 0                  | 0                  | 0                 | 0                     | 0                | 0                   | 0                    | 0              |
| [0 - 3M [<br>[3M - 1Y [<br>[1Y - 2Y [<br>[2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [<br>10Y - more | Cyprus           | 0  | 0                                | 0   | 0                             | 0   | 0  | 0                  | 0                  | 0                 | 0                     | 0                | 0                   | 0                    |                |
| [ 0 - 3M [   | Czech Republic   | 3<br>0   | 0                                | 3<br>0                                      | 0                             | 0   | 3<br>0   | 0                  | 0                  | 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                |                     |                      |                |
| Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ Total                  | Finland          | 41   | 0                                | 41  | 41                            |   | 0  | 0                  | 0                  |                   | 0                     |                  | 0                   | 0                    | 0              |
| Total [0 - 3M[ [3M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total           | France           | 41<br>0<br>40<br>7<br>37<br>47<br>40<br>279<br>450 | 0<br>0<br>25<br>10<br>274<br>309 | 41<br>0<br>40<br>7<br>37<br>19<br>40<br>279 | 41<br>15<br>7<br>27           | 0   | 19<br>40<br>5<br><b>63</b>                               | 0                  | 0                  | 0                 | 0                     | 1<br>10          | 0 0                 | 1<br>10              | 0 0            |

#### Sovereign Exposure

|  | (mln EUR)        |   |   |  |  |   |  | As of  | 31/12/2014   |   |                                |                  |                     |                        |                       |
|--|------------------|---|---|--|--|---|--|--|--|---|--------------------------------|------------------|---------------------|------------------------|-----------------------|
|  |                  |   | RECT LONG   | NET DIRECT PO  | OSITIONS (gross of the contract of the contrac | exposures (long)  | net of cash short  | DIREC  | CT SOVEREIGN EXPO                                      | SURES IN DERIVATIV  | /ES (1)                        | INDIRECT SOVE    | REIGN EXPOSURES     | (3) (on and off        | balance sheet)        |
|  |                  | gross of p  | provisions)<br>1)   |  | is a maturit   | y matching)<br>(1)  | ,  | Derivatives with p   | ositive fair value                                     | Derivatives with  | negative fair value            | Derivatives with | positive fair value | Derivatives with value | n negative fair<br>Je |
| Residual Maturity  | Country / Region |   | of which: loans<br>and advances                                   |  | of which: AFS<br>banking book  | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2)         | Notional value   | Fair-value (+)   | Notional value  | Fair-value (-)                 | Notional value   | Fair-value (+)      | Notional value         | Fair-value (-)        |
| [ 0 - 3M [   | Germany          | 580<br>1.849<br>2,925<br>3,331<br>4,148<br>11,973<br>7,208<br><b>32,014</b> | 469<br>1.319<br>1,343<br>865<br>1,316<br>8,274<br>6,762<br>20,349 | 580<br>1.849<br>2,905<br>3,310<br>4,117<br>11,954<br>7,208<br>31,923 | 100<br>308<br>647<br>1,749<br>1,583<br>1,541<br>189<br>6,118   | 113<br>113  | 11<br>222<br>914<br>696<br>1,219<br>2,138<br>145<br><b>5,343</b> | 259<br>625<br>927<br>963<br>993<br>9,625<br>3,210<br><b>16,600</b> | 37<br>67<br>76<br>94<br>119<br>1,492<br>1,364<br>3,249 | 7<br>64<br>410<br>356<br>10<br>1,896<br>677<br><b>3,419</b> | 0 -2 -41 -22 -2 -178 -227 -472 | 0                | 0                   | 0                      | 0                     |
| [ 0 - 3M[  | Croatia          | 0   | 0   | 0  | 0  | 0   | 0  | 0  | 0  | 0   | 0                              | 0                | 0                   | 0                      | 0                     |
| [ 0 - 3M[  | Greece           | 0   | 0   | 0  | 0  | 0   | 0  | 0  | 0  | 0   | 0                              | 0                | 0                   | 0                      | 0                     |
| T 0 - 3M   | Hungary          | 0   | 0   | 0  | 0  | 0   | 0  | 0  | 0  | 0   | 0                              | 0                | 0                   | 0                      | 0                     |
| T 0 - 3M   | Ireland          | -   |   |  |  |   |  |  |  |   |                                | 1                | 0                   | 1                      | 0                     |
| Total [ 0 - 3M [ 3M - 1Y [ 3M - 1Y [ 14 - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y [ 10Y - more | Italy            | 20<br>47  | 0   | 20<br>47   | 47   | 0   | 20<br>5  | 0  | 0  | 0   | 0                              | 66               | 0                   | 66                     | 0                     |
| [ 0 - 3M [   | Latvia           | 72  | 0   | 72   | 47   | 0   | <b>26</b>  | 0  | 0  | 0   | 0                              | 2                | 0                   | 2                      | 0                     |
| Total  | Lithuania        | 0<br>0<br>1<br>0  | 0   | 0<br>0<br>1<br>0   | 0  | 0   | 0<br>1<br>0  | 0  | 0  | 0   | 0                              | 2                | 0                   | 2                      | 0                     |
| Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total      | Luxembourg       | 74<br>2<br>76   | 0   | 74<br>2<br>76  | 17   | 0   | 57<br>2<br>59  | 0  | 0  | 0   | 0                              | 0                | 0                   | 0                      | 0                     |

#### Sovereign Exposure

|   | (mln EUR)        |  |  |  |                               |  |  | As of              | 31/12/2014         |                  |                       |                      |                     |                        |                       |
|---|------------------|--|--|--|-------------------------------|--|--|--------------------|--------------------|------------------|-----------------------|----------------------|---------------------|------------------------|-----------------------|
|   |                  | EXPOSURES (a                               | RECT LONG<br>accounting value<br>provisions)   |  | ereign debt to oth            | exposures (long) i<br>er counterpaties<br>ty matching)                                 | net of cash short<br>only where there                    | DIREC              | CT SOVEREIGN EXPO  | SURES IN DERIVAT | IVES (1)              | INDIRECT SOVE        | REIGN EXPOSURES     | 6 (3) (on and off      | balance sheet)        |
|   |                  |  | 1)   |  |                               | (1)  |  | Derivatives with p | ositive fair value | Derivatives with | n negative fair value | Derivatives with     | positive fair value | Derivatives wit<br>val | h negative fair<br>ue |
| Residual Maturity   | Country / Region |  | of which: loans<br>and advances                |  | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profitikloss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(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 - 3M [  | Netherlands      | 113<br>113                                 | 0  | 113<br>113                                 | 56<br>56                      | 0  | 57<br><b>57</b>  | 0                  | 0                  | 0                | 0                     | 108<br>20            | 0<br>0              | 54<br>20<br><b>74</b>  | 0 0                   |
| [ 0 - 3M [<br>[ 3M - 1Y ]<br>[ 1Y - 2Y ]<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]<br>[ 10Y - more  | Poland           | 25<br>9<br>8<br>8<br>0<br>0                | 0  | 25<br>9<br>8<br>8<br>0<br>0                | 8<br>9                        | 0  | 17<br>0<br>8<br>8<br>0<br>0                              | 0                  | 0                  | 0                | 0                     | 2<br>21<br><b>23</b> | 0                   | 2<br>21<br><b>23</b>   | 0                     |
| [ 0 - 3M [  | Portugal         | 0  | 0  | 0  | 0                             | 0  | 0  | 0                  | 0                  | 0                | 0                     | 0                    | 0                   | 0                      | 0                     |
| [ 0 - 3M [  | Romania          |  | 0  |  |                               |  |  |                    |                    |                  |                       |                      |                     |                        |                       |
| Total [ 0 - 3M   [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 1Y - 2Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more   | Slovakia         | 0<br>25<br>17<br>2<br>0                    |  | 0<br>25<br>17<br>2<br>0                    | 0<br>25<br>17                 | 0  | 2<br>0   | 0                  | 0                  | 0                | 0                     | 41                   | 0                   | 41                     | 0                     |
| Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [3Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total   | Slovenia         | 44   | 0  | 44   | 42                            | 0  | 2  | 0                  | 0                  | 0                | 0                     | 41                   | 0                   | 41                     | 0                     |
| [ 0 - 3M [  | Spain            | 70<br>15<br>38<br>228<br>149<br>113<br>139 | 0<br>34<br>15<br>38<br>167<br>112<br>95<br>139 | 70<br>15<br>38<br>228<br>149<br>113<br>139 | 62                            | 0  | 37<br>18   | 0                  | 0                  | 0                | 0                     | 21<br>10             | 0 0                 | 21<br>10               | 0 0                   |
| Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 130 Y - more       ]     ] | Sweden           | 753  | 600  | 753  | 62                            | 0  | 91   | 0                  | 0                  | 0                | 0                     | 31                   | 0                   | 31                     | 0                     |
| Total   | 1                | 0  | 0  | 0  | 0                             | 0  | 0  | 0                  | 0                  | 0                | 0                     | 0                    | 0                   | 0                      | 0                     |

#### Sovereign Exposure

|  | (min EUR)        |                              |                                 |                              |  |   |  | As of 3            | 31/12/2014         |                   |                     |                  |                     |                        |                       |
|--|------------------|------------------------------|---------------------------------|------------------------------|--|---|--|--------------------|--------------------|-------------------|---------------------|------------------|---------------------|------------------------|-----------------------|
|  |                  |                              | RECT LONG                       | NET DIRECT PO                | OSITIONS (gross of<br>ereign debt to oth | exposures (long) i  | net of cash short<br>only where there                    | DIREC              | T SOVEREIGN EXPO   | SURES IN DERIVATI | VES (1)             | INDIRECT SOVE    | REIGN EXPOSURES     | (3) (on and off        | balance sheet)        |
|  |                  | gross of p                   | provisions)<br>1)               |                              | is a maturit                             | y matching)<br>1)   | ,  | Derivatives with p | ositive fair value | Derivatives with  | negative fair value | Derivatives with | positive fair value | Derivatives with value | n negative fair<br>Je |
| Residual Maturity  | Country / Region |                              | of which: loans<br>and advances |                              | of which: AFS<br>banking book            | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value     | Fair-value (+)     | Notional value    | Fair-value (-)      | Notional value   | Fair-value (+)      | Notional value         | Fair-value (-)        |
| [ 0 - 3M [   | United Kingdom   | 20<br>5<br>3<br>28           | 5<br>3<br>28                    | 5<br>3                       | 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              | Iceland          | 28                           | 0                               | 28                           | 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                     |
| Total  | Norway           | -                            |                                 |                              |  |   |  |                    |                    |                   |                     |                  |                     |                        |                       |
| Total  [ 0 - 3M [  | Australia        | 0                            | 0                               | 0                            | 0  | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| Total [ 0 - 3M [ 3M - 1Y [ 14 - 2Y [ 12 - 2Y [ 12 - 3Y [ 13 - 5Y [ 15 - 10Y [ 10 - more] ] ] ] ] | Canada           | 0                            | 0                               | 0                            | 0  | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| [0-3M[<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more                      | 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  [ 0 - 3M  | u.s.             | 241<br>162<br>4<br>14<br>136 | 213<br>162<br>0<br>81           | 241<br>162<br>4<br>14<br>136 | 29<br>4<br>14<br>54                      | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | 29<br>560              | 0<br>-5               |
| Total  |                  | 558                          | 456                             | 558                          | 101                                      | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | 589                    | -5                    |



#### Sovereign Exposure

|  | (mln EUR)   |                |                                 |          |                               |   |  | As of              | 31/12/2014          |                   |                     |                  |                     |                       |                       |
|--|---|----------------|---------------------------------|----------|-------------------------------|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|-----------------------|-----------------------|
|  |   |                | RECT LONG                       |          |                               |   | net of cash short<br>only where there                    | DIRE               | CT SOVEREIGN EXPO   | SURES IN DERIVATI | VES (1)             | INDIRECT SOVE    | REIGN EXPOSURES     | (3) (on and off       | balance sheet)        |
|  |   | gross of p     | provisions)<br>1)               |          | is a maturit                  | y matching)<br>(1)  |  | Derivatives with p | oositive fair value | Derivatives with  | negative fair value | Derivatives with | positive fair value | Derivatives with valu | h negative fair<br>ue |
| Residual Maturity  | Country / Region                                      |                | of which: loans<br>and advances |          | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(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 [   | Switzerland   | 42<br>42       | 42<br>42                        | 42<br>42 | 0                             | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                     | 0                     |
| [ 0 - 3M [   | Other advanced economies non EEA                      |                |                                 |          |                               |   |  | -                  |                     |                   |                     |                  |                     |                       |                       |
| Total  [ 0 - 3M [  | Other Central and eastern<br>Europe countries non EEA | <b>0</b> 2 5 1 | 5<br>1                          | 5<br>1   | 0                             | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                     | 0                     |
| Total  [ 0 - 3M [  | Middle East   | 7              | 7                               | 7        | 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 | Latin America and the<br>Caribbean                    | 2 3            | 2 3                             | 2 3      | 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                     |
| Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   | Others  | U              | U                               | J        | v                             | v   | 0  | 0                  | 0                   | 0                 | 0                   | v                | 0                   | U                     | U                     |
| [10Y - more<br>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 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         |                   |                     |                      |                     |                        |                       |
|---|------------------|---|---------------------------------|--|-------------------------------|---|--|--------------------|--------------------|-------------------|---------------------|----------------------|---------------------|------------------------|-----------------------|
|   |                  | EXPOSURES (a                                  | RECT LONG<br>accounting value   |  |                               | er counterpaties  | net of cash short<br>only where there                    | DIREC              | CT SOVEREIGN EXPO  | SURES IN DERIVATI | VES (1)             | INDIRECT SOVE        | REIGN EXPOSURES     | 6 (3) (on and off      | balance sheet)        |
|   |                  | gross of p                                    | provisions)<br>1)               |  |                               | ty matching)<br>(1)   |  | Derivatives with p | ositive fair value | Derivatives with  | negative fair value | Derivatives with     | positive fair value | Derivatives wit<br>val | h negative fair<br>ue |
| Residual Maturity   | Country / Region |   | of which: loans<br>and advances |  | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value     | Fair-value (+)     | Notional value    | Fair-value (-)      | Notional value       | Fair-value (+)      | Notional value         | Fair-value (-)        |
| [ 0 - 3M [  | Austria          | 68<br>122<br><b>190</b>                       | 14<br><b>14</b>                 | 68<br>122<br><b>190</b>                | 122<br>122                    | 0   | 54<br><b>54</b>  | 0                  | 0                  | 0                 | 0                   | 27<br>9<br><b>36</b> | 0                   | 13                     | -1                    |
| Total   | Belgium          | 99<br>37<br>37<br>173                         | 0                               | 99<br>37<br>37<br>173                  | 26<br>10<br>37                | 0   | 73<br>26   | 0                  | 0                  | 0                 | 0                   | 36                   | 0                   | 31                     | -1                    |
| [ 0 - 3M [  | Bulgaria         | 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 [ ISY - 10Y [ IOY - more Total | Cyprus           | 0   | 0                               | 0                                      | 0                             | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 0                    | 0                   | 0                      | 0                     |
| [ 0 - 3M [  | Czech Republic   | 0<br>0<br>1                                   |                                 | 0<br>0<br>1                            |                               |   | 0<br>0<br>1  |                    |                    |                   |                     |                      |                     |                        |                       |
| Total  [ 0 - 3M   | Denmark          | 1   | 0                               | 1                                      | 0                             | 0   | 1  | 0                  | 0                  | 0                 | 0                   | 0                    | 0                   | 0                      | 0                     |
| Total  [ 0 - 3M [   | Estonia          | 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           | Finland          | <b>0</b> 41 9                                 | 0                               | 41<br>9                                | 41<br>9                       | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 0                    | 0                   | 0                      | 0                     |
| Total [ 0 - 3M [  | France           | 50<br>40<br>7<br>10<br>46<br>19<br>264<br>388 | 25<br>10<br>264<br>299          | 50<br>40<br>7<br>10<br>46<br>19<br>264 | 50<br>15<br>7                 | 0   | 46<br>19<br>66   | 0                  | 0                  | 0                 | 0                   | 1<br>10              | 0                   | 1<br>10                | 0                     |



|  |                  |  |  |  |  |   |  | A3 01  | 30/06/2015   |  |  |                  |                     |                        |                |
|--|------------------|--|--|--|--|---|--|--|--|--|--|------------------|---------------------|------------------------|----------------|
|  |                  | GROSS DIE  | RECT LONG  | NET DIRECT PO  | OSITIONS (gross e  | exposures (long)  | net of cash short<br>only where there                    | DIRE   | CT SOVEREIGN EXPO  | SURES IN DERIVATIV                                     | /ES (1)                                      | INDIRECT SOVE    | REIGN EXPOSURES     | S (3) (on and off      | balance sheet) |
|  |                  | gross of p   | provisions)  | ,                              | is a maturit   | ty matching)  | ,  | Derivatives with p   | ositive fair value   | Derivatives with                                       | negative fair value                          | Derivatives with | positive fair value | Derivatives wit<br>val |                |
| Residual Maturity  | Country / Region |  | of which: loans<br>and advances                                    |  | of which: AFS<br>banking book  | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value   | Fair-value (+)   | Notional value   | Fair-value (-)                               | Notional value   | Fair-value (+)      | Notional value         | Fair-value (-) |
| [ 0 - 3M [   | Germany          | 733<br>2.645<br>2,540<br>3,055<br>3,635<br>5,902<br>13,694<br>32,203 | 606<br>1.292<br>1,065<br>914<br>1,221<br>2,514<br>13,339<br>20,950 | 733<br>2.645<br>2,540<br>3,055<br>3,629<br>5,902<br>13,694<br>32,197 | 100<br>522<br>1,032<br>1,558<br>1,495<br>1,435<br>1,435<br>124<br><b>6,267</b> | 109<br>109  | 26<br>830<br>443<br>583<br>913<br>1,954<br>122<br>4,872  | 274<br>922<br>823<br>342<br>2,058<br>8,804<br>3,331<br><b>16,553</b> | 3<br>69<br>68<br>62<br>223<br>1,264<br>1,126<br><b>2,815</b> | 42<br>301<br>681<br>16<br>733<br>1,170<br>860<br>3,802 | -1<br>-10<br>-65<br>-2<br>-60<br>-91<br>-207 | 0                | 0                   | 0                      | 0              |
| [ 0 - 3M [   | Croatia          | 0  | 0  | 0  | 0  | 0   | 0  | 0  | 0  | 0  | 0  | 0                | 0                   | 0                      | 0              |
| [ 0 - 3M [   | Greece           | 0  | 0  | 0  | 0  | 0   | 0  | 0  | 0  | 0  | 0  | 0                | 0                   | 0                      | 0              |
| [ 0 - 3M [   | Hungary          |  |  |  |  |   |  |  |  |  | -  |                  |                     |                        |                |
| Total  | Ireland          | 0  | 0  | 0  | 0  | 0   | 0  | 0  | 0  | 0  | 0  | 1                | 0                   | 1                      | 0              |
| Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y[ [5Y - 10Y   [10Y - more Total                   | Italy            | 66<br>5<br>20<br>5   | 0  | 66<br>5<br>20<br>5   | 46   | 0   | 20<br>5<br>20<br>5                                       | 0  | 0  | 0  | 0  | 71               | 0                   | 71                     | 0              |
| [ 0 - 3M [<br>[ 3M - 1Y ]<br>[ 1Y - 2Y ]<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]<br>[ 10Y - more | Latvia           | <b>96</b>  | 0  | <b>96</b>  | 46   | 0   | 50   | 0  | 0  | 0  | 0  | <b>71</b><br>2   | 0                   | <b>71</b>              | 0              |
| Total [0 - 3M   [3M - 1Y   [13M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more        | Lithuania        | 0<br>0<br>0<br>1<br>2  | 0  | 0<br>0<br>0<br>1<br>2  | 0  | 0   | 0<br>0<br>0<br>1<br>2                                    | 0  | 0  | 0  | 0  | 2                | 0                   | 2                      | 0              |
| Total  [ 0 - 3M [  | Luxembourg       | 0<br>63<br>0   | 0  | 0<br>63<br>0   | 17   | 0   | 0<br>46<br>0   | 0  | 0  | 0  | 0  | 0                | 0                   | 0                      | 0              |



|   | (min EUR)        |                                     |                                     |                                     |                               |   |  | As of              | 30/06/2015         |                   |                     |                  |                     |                        |                |
|---|------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------|---|--|--------------------|--------------------|-------------------|---------------------|------------------|---------------------|------------------------|----------------|
|   |                  | GROSS DIF                           | RECT LONG                           | NET DIRECT PO                       | SITIONS (gross e              | xposures (long)<br>er counterpaties   | net of cash short<br>only where there                    | DIREC              | T SOVEREIGN EXPO   | SURES IN DERIVATI | VES (1)             | INDIRECT SOVE    | REIGN EXPOSURES     | (3) (on and off        | balance sheet) |
|   |                  | gross of p                          |                                     | ,                                   | is a maturit                  |   | J  | Derivatives with p | ositive fair value | Derivatives with  | negative fair value | Derivatives with | positive fair value | Derivatives wit<br>val |                |
| Residual Maturity   | Country / Region |                                     | of which: loans<br>and advances     |                                     | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value     | Fair-value (+)     | Notional value    | Fair-value (-)      | Notional value   | Fair-value (+)      | Notional value         | Fair-value (-) |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>[ 10Y - more<br>Total | Malta            | 0                                   | 0                                   | 0                                   | 0                             | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | 0                      | 0              |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total                         | Netherlands      | 110<br>110                          | 0                                   | 110<br>110                          | 55<br>55                      | 0   | 56<br>56   | 0                  | 0                  | 0                 | 0                   | 116<br>20        | 0<br>0              | 58<br>20<br><b>78</b>  | 0 0            |
| [ 0 - 3M [  | Poland           | 10<br>10<br>0<br>0<br>3<br>9<br>3   | 0                                   | 10<br>10<br>0<br>0<br>3<br>9<br>3   | 10<br>10                      | 0   | 0<br>0<br>0<br>0<br>0<br>3<br>9<br>3                     | 0                  | 0                  | 0                 | 0                   | 2 22             | 0                   | 2 22                   | 0              |
| Total   | Portugal         |                                     |                                     |                                     |                               |   |  |                    |                    |                   |                     |                  |                     |                        | _              |
| Total   | Romania          | 0                                   |                                     | 0                                   | 0                             |   |  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | 0                      | 0              |
| Total<br>[0-3M[<br>[3M-1Y[<br>[1Y-2Y[<br>[2Y-3Y[<br>[3Y-5Y]   | Slovakia         | 0<br>17<br>0                        | 0                                   | 0<br>17<br>0                        | 17                            | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 45               | 0                   | <b>0</b><br>45         | 0              |
| TOY - more  | Slovenia         | 17                                  | 0                                   | 17                                  | 17                            | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 45               | 0                   | 45                     | 0              |
| Total  [ 0 - 3M [   | Spain            | 6<br>45<br>238<br>112<br>134<br>122 | 6<br>45<br>150<br>112<br>103<br>122 | 6<br>45<br>238<br>112<br>134<br>122 | 61                            | 0   | 27<br>31   | 0                  | 0                  | 0                 | 0                   | 22<br>10         | 0 0                 | 0<br>22<br>10          | 0 0            |
| Total  [ 0 - 3M [   | Sweden           | 122<br>657                          | 538                                 | 122<br>657                          | 61                            | 0   | 58   | 0                  | 0                  | 0                 | 0                   | 32               | 0                   | 32                     | 0              |
| Total   |                  | 0                                   | 0                                   | 0                                   | 0                             | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | 0                      | 0              |



|   | (mln EUR)        |                                       |                                 |                                       |                                      |   |  | As of              | 30/06/2015          |                    |                     |                  |                     |                         |                         |
|---|------------------|---------------------------------------|---------------------------------|---------------------------------------|--------------------------------------|---|--|--------------------|---------------------|--------------------|---------------------|------------------|---------------------|-------------------------|-------------------------|
|   |                  | GROSS DI                              |                                 | NET DIRECT PO                         | SITIONS (gross of ereign debt to oth | exposures (long)<br>ner counterpaties   | net of cash short<br>only where there                    | DIRE               | CT SOVEREIGN EXPO   | SURES IN DERIVATIV | /ES (1)             | INDIRECT SOVE    | REIGN EXPOSURES     | 5 (3) (on and off       | balance sheet)          |
|   |                  | gross of p                            |                                 |                                       | is a maturi                          | ty matching)<br>(1)   |  | Derivatives with p | oositive fair value | Derivatives with   | negative fair value | Derivatives with | positive fair value | Derivatives wit<br>val  | th negative fair<br>lue |
| Residual Maturity   | Country / Region |                                       | of which: loans<br>and advances |                                       | of which: AFS<br>banking book        | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value     | Fair-value (+)      | Notional value     | Fair-value (-)      | Notional value   | Fair-value (+)      | Notional value          | Fair-value (-)          |
| 0 - 3M     3M - 1Y     1Y - 2Y       1Y - 2Y       2Y - 3Y       3Y - 5Y                    | United Kingdom   | 9                                     | 9                               | 9                                     | 0                                    | 0   | 0  | 0                  | 0                   | 0                  | 0                   | 0                | 0                   | 0                       | 0                       |
| [ 0 - 3M [  | Iceland          | 0                                     | 0                               | 0                                     | 0                                    | 0   | 0  | 0                  | 0                   | 0                  | 0                   | 0                | 0                   | 0                       | 0                       |
| [ 0 - 3M [  | Liechtenstein    | 0                                     | 0                               | 0                                     | 0                                    | 0   | 0  | 0                  | 0                   | 0                  | 0                   | 0                | 0                   | 0                       | 0                       |
| [ 0 - 3M [  | Norway           |                                       | -                               |                                       |                                      |   |  |                    |                     |                    | -                   |                  |                     |                         |                         |
| Total [0 - 3M[ [3M - 1Y] [1Y - 2Y[ [2Y - 3Y] [3Y - 5Y] [5Y - 10Y[ [10Y - more               | 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   Total                    | Canada           | 13                                    | 0                               | 13                                    | 13                                   | 0   | 0  | 0                  | 0                   | 0                  | 0                   | 0                | 0                   | 0                       | 0                       |
| [ 0 - 3M [  | Hong Kong        | 13                                    | 0                               | 13                                    | 13                                   | 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                       |
| Total  [0 - 3M]  [3M - 1Y]  [1Y - 2Y]  [2Y - 3Y]  [3Y - 5Y]  [5Y - 10Y]  [10Y - more  Total | u.s.             | 0<br>58<br>299<br>5<br>0<br>249<br>59 | 0<br>58<br>276<br>0<br>0<br>234 | 0<br>58<br>299<br>5<br>0<br>249<br>59 | 23<br>5<br>15<br>59                  | 0   | 0  | 0                  | 0                   | 0                  | 0                   | 0                | 0                   | 550<br>89<br><b>639</b> | -4<br>-1                |



|   | (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 |   |  |                | CT SOVEREIGN EXPO                    | INDIRECT SOVE  | REIGN EXPOSURES                      | (3) (on and off | balance sheet)                       |                |                |
|   |   | gross of p | provisions)<br>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<br>and advances |                             | of which: AFS<br>banking book  | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(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 [  | Switzerland   | 48<br>48   | 48<br>48                        | 48<br><b>48</b>             | 0  | 0   | 0  | 0              | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              | 0              |
| [0 - 3M]<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]<br>[3Y - 5Y]<br>[5Y - 10Y]<br>[10Y - more | Other advanced economies non EEA                      |            |                                 |                             |  |   |  | ·              |                                      |                |                                      |                 |                                      |                |                |
| Total  [ 0 - 3M    [ 3M - 1Y    [ 1Y - 2Y    [ 2Y - 3Y    [ 3Y - 5Y    [ 10Y - more       | Other Central and eastern<br>Europe countries non EEA | 5<br>1     | 5<br>1                          | 5<br>1                      | 0  | 0   | 0  | 0              | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              | 0              |
| Total  [ 0 - 3M [   | Middle East   | <b>5</b>   | 5                               | 5                           | 1  | 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<br>Caribbean                    | 2          | 2                               | 2                           | 1  | 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   | Others  | 0          | 0                               | 0                           | 0  | 0   | 0  | 0              | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              | 0              |
| [10Y - more<br>Total  | 1   | 0          | 0                               | 0                           | 0  | 0   | 0  | 0              | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              | 0              |

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



#### Information on performing and non-performing exposures

|  | As of 31/12/2014      |   |                                |                        |   |   |   |   | As of 30/06/2015      |  |                                      |   |  |   |  |  |
|--|-----------------------|---|--------------------------------|------------------------|---|---|---|---|-----------------------|--|--------------------------------------|---|--|---|--|--|
|  | Gross carrying amount |   |                                |                        | Accumulated impairment, accumulated<br>changes in fair value due to credit risk and<br>provisions |   | Collaterals and                             |   | Gross carrying        | j amount                                   |                                      | Accumulated impair<br>changes in fair valu<br>provisions <sup>4</sup> | rment, accumulated<br>e due to credit risk and |   |  |  |
|  |                       | Of which<br>performing but<br>past due >30<br>days and <=90<br>days | performing but<br>past due >30 |                        | n-performing <sup>1</sup>   | On performing<br>exposures <sup>2</sup> | On non-performing<br>exposures <sup>3</sup> | financial guarantees<br>received on non-<br>performing<br>exposures |                       | Of which<br>performing but<br>past due >30 | Of which non-performing <sup>1</sup> |   | On performing<br>exposures <sup>2</sup>        | On non-performing<br>exposures <sup>3</sup> | Collaterals and<br>financial guarantees<br>received on non-<br>performing<br>exposures |  |
| (min EUR, %)   |                       |   |                                | Of which:<br>defaulted | exposures   | exposures                               |   |   | days and <=90<br>days |  | Of which:<br>defaulted               | exposures-  | exposures                                      |   |  |  |
| Debt securities (including at amortised cost and fair value)   | 23,271                | 0   | 0                              | 0                      | 7   | 0                                       | 0   | 24,272  | 0                     | 88   | 88                                   | 6   | 37   | 0   |  |  |
| Central banks  | 11                    | 0   | 0                              | 0                      | 0   | 0                                       | 0   | 0   | 0                     | 0  | 0                                    | 0   | 0  | 0   |  |  |
| General governments  | 8,518                 | 0   | 0                              | 0                      | 6   | 0                                       | 0   | 8,606   | 0                     | 0  | 0                                    | 5   | 0  | 0   |  |  |
| Credit institutions  | 13,230                | 0   | 0                              | 0                      | 0   | 0                                       | 0   | 14,246  | 0                     | 0  | 0                                    | 0   | 0  | 0   |  |  |
| Other financial corporations                                   | 1,357                 | 0   | 0                              | 0                      | 1   | 0                                       | 0   | 1,174   | 0                     | 0  | 0                                    | 1   | 0  | 0   |  |  |
| Non-financial corporations                                     | 155                   | 0   | 0                              | 0                      | 0   | 0                                       | 0   | 247   | 0                     | 88   | 88                                   | 0   | 37   | 0   |  |  |
| Loans and advances(including at amortised cost and fair value) | 112,383               | 55  | 3,498                          | 3,498                  | 265   | 961                                     | 666   | 116,992   | 46                    | 3,433                                      | 3,433                                | 268   | 880  | 787   |  |  |
| Central banks  | 0                     | 0   | 0                              | 0                      | 0   | 0                                       | 0   | 3,543   | 0                     | 0  | 0                                    | 0   | 0  | 0   |  |  |
| General governments  | 19,742                | 0   | 3                              | 3                      | 9   | 3                                       | 0   | 21,502  | 2                     | 3  | 3                                    | 8   | 2  | 0   |  |  |
| Credit institutions  | 20,505                | 0   | 4                              | 4                      | 1   | 1                                       | 3   | 17,028  | 0                     | 10   | 10                                   | 1   | 1  | 3   |  |  |
| Other financial corporations                                   | 9,821                 | 20  | 171                            | 171                    | 12  | 30                                      | 40  | 10,952  | 0                     | 589  | 589                                  | 16  | 69   | 198   |  |  |
| Non-financial corporations                                     | 56,682                | 28  | 3,110                          | 3,110                  | 237   | 869                                     | 571   | 58,294  | 40                    | 2,650                                      | 2,650                                | 237   | 754  | 536   |  |  |
| Households   | 5,634                 | 6   | 210                            | 210                    | 5   | 59                                      | 51  | 5,675   | 4                     | 181  | 181                                  | 6   | 55   | 50  |  |  |
| DEBT INSTRUMENTS other than HFT                                | 135,655               | 55  | 3,498                          | 3,498                  | 272   | 961                                     | 666   | 141,265   | 46                    | 3,521                                      | 3,521                                | 273   | 917  | 787   |  |  |
| OFF-BALANCE SHEET EXPOSURES                                    | 26,005                |   | 259                            | 259                    | 10  | 49                                      | 2   | 26,944  |                       | 219  | 219                                  | 12  | 36   | 2   |  |  |

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

<sup>&</sup>lt;sup>2</sup> 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)

<sup>&</sup>lt;sup>3</sup> 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    |       |   |                  | Collateral and financial   | Gross carrying a<br>forbearance me                               | mount of exposures with asures | Accumulated impairment, accumulated changes in fair value due to credit risk provisions for exposures with forbear measures <sup>2</sup> |     | Collateral and financial   |  |  |  |  |
| (min EUR, %)  |       | Of which non-<br>performing exposures<br>with forbearance<br>measures |                  | Of which on non-<br>performing exposures<br>with forbearance<br>measures | guarantees received on<br>exposures with<br>forbearance measures |                                | Of which non-<br>performing exposures<br>with forbearance<br>measures  |     | Of which on non-<br>performing exposures<br>with forbearance<br>measures | guarantees received on<br>exposures with<br>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) | 3,300 | 2,431   | 621              | 601  | 499  | 3,240                          | 2,640  | 644 | 622  | 617  |  |  |  |
| 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                                    | 217   | 78  | 23               | 21   | 106  | 462                            | 422  | 54  | 48   | 166  |  |  |  |
| Non-financial corporations                                      | 3,011 | 2,298   | 584              | 566  | 379  | 2,731                          | 2,181  | 582 | 566  | 436  |  |  |  |
| Households  | 73    | 55  | 14               | 14   | 14   | 48                             | 37   | 8   | 8  | 15   |  |  |  |
| DEBT INSTRUMENTS other than HFT                                 | 3,300 | 2,431   | 621              | 601  | 499  | 3,240                          | 2,640  | 644 | 622  | 617  |  |  |  |
| Loan commitments given  | 112   | 98  | 0                | 0  | 0  | 70                             | 60   | 0   | 0  | 0  |  |  |  |

<sup>&</sup>lt;sup>1</sup> 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<br>30/06/2015 | Disclosure<br>Template Code | REGULATION  |
|---|--------------------------------|------------------|---------------------|-----------------------------|---|
| A | Tier 1 capital                 | 7,703            | 7,597               | LRCom {20}                  |   |
| В | Total leverage ratio exposures | 183,441          | 184,829             | LRCom {21}                  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| C | Leverage ratio                 | 4.20%            | 4.11%               | A/B                         |   |



### Information on collaterals: Mortgage loans

|  | As of 31/12                              | 2/2014   | As of 30/06/2015   |   |  |  |  |  |
|--|--|--|--|---|--|--|--|--|
|  | Mortgage  <br>[Loans collateralized by i |  | Mortgage loans<br>[Loans collateralized by immovable property] |   |  |  |  |  |
| (mln EUR, %)                           | Carrying amount                          | Maximum amount of the collateral that can be considered <sup>1</sup> | Carrying amount  | Maximum amount of the collateral that can be considered 1 |  |  |  |  |
| Loans and advances                     | 35,042                                   | 25,557   | 36,783   | 26,745  |  |  |  |  |
| of which: Other financial corporations | 2,767                                    | 1,802  | 3,099  | 1,937   |  |  |  |  |
| of which: Non-financial corporations   | 28,373                                   | 20,275   | 29,760   | 21,294  |  |  |  |  |
| of which: Households                   | 3,889                                    | 3,468  | 3,891  | 3,480   |  |  |  |  |

<sup>&</sup>lt;sup>1</sup>This 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.