

Bank Name	Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.
LEI Code	DG3RU1DBUFHT4ZF9WN62
Country Code	NL.

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	45,139	46,542	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	28,713	28,669	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,931	5,948	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	24,410	25,326	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	365	325	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	2	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	28	27	CA1 {1.1.1.7}	Artide 84 of CRR
Adjustments to CET1 due to prudential filters	-781	-1,099	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-2,056	-1,511	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	-881	-976	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-929	-1,943	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-6	-6	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	-209	-72	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 2S8 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-209	-72	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
<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	-378	-428	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	-593	-181	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	3,811	3,255	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 (+/-)	312	254	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	3,499	3,001	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)	5,160	6,328	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	7,289	7,866	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-2,129	-1,539	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	33,873	34,997	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,265	11,545	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	11,747	12,175	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-481	-630	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	211,870	216,708	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	13.55%	13.23%	CA3 {1}	-
Tier 1 Capital ratio	15.99%	16.15%	CA3 {3}	
Total Capital ratio	21.30%	21.48%	CA3 {5}	



# **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	183,650	187,079
Risk exposure amount for securitisation and re-securitisations in the banking book	2,982	2,710
Risk exposure amount for contributions to the default fund of a CCP	47	63
Risk exposure amount Other credit risk	180,621	184,307
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,157	4,447
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	178	41
Risk exposure amount for Credit Valuation Adjustment	1,934	1,799
Risk exposure amount for operational risk	23,129	23,383
Other risk exposure amounts	0	0
Total Risk Exposure Amount	211,870	216,708

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



Interest income Of which debt securities income Of which loans and advances income Interest expenses  (Of which deposits expenses) (Of which debt securities issued expenses) (Expenses on share capital repayable on demand) Dividend income 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 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 Net other operating income /(expenses)  TOTAL OPERATING INCOME, NET (Administrative expenses)	2/2014 20,174 1,260 18,662 11,056 4,208 5,159 0 43 1,879 597 1,455 -1,419 21 -25 499 12,168	30/06/2015  9,464  542  8,863  4,981  1,983  2,306  0  18  962  21  308  680  142  -305  341  6,648
Of which debt securities income  Of which loans and advances income  Interest expenses  (Of which deposits expenses)  (Of which debt securities issued expenses)  (Expenses on share capital repayable on demand)  Dividend income  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  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  Net other operating income /(expenses)  TOTAL OPERATING INCOME, NET	1,260 18,662 11,056 4,208 5,159 0 43 1,879 597 1,455 -1,419 21 -25 499 12,168	542 8,863 4,981 1,983 2,306 0 18 962 21 308 680 142 -305 341
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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  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  Net other operating income /(expenses)  TOTAL OPERATING INCOME, NET	597 1,455 -1,419 21 -25 499 12,168	21 308 680 142 -305 341
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  Net other operating income /(expenses)  TOTAL OPERATING INCOME, NET	1,455 -1,419 21 -25 499 12,168	308 680 142 -305 341
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Exchange differences [gain or (-) loss], net  Net other operating income /(expenses)  TOTAL OPERATING INCOME, NET	-25 499 12,168	-305 341
Net other operating income /(expenses)  TOTAL OPERATING INCOME, NET	12,168	_
TOTAL OPERATING INCOME, NET	12,168	_
		,
(	7,443	3,490
(Depreciation)	446	219
(Provisions or (-) reversal of provisions)	-15	110
(Commitments and guarantees given)	2	39
(Other provisions)	-17	71
Of which pending legal issues and tax litigation <sup>1</sup>	43	
Of which restructuring <sup>1</sup>	91	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,638	421
(Loans and receivables)	2,578	369
(Held to maturity investments, AFS assets and financial assets measured at cost)	60	52
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	70	622
(of which Goodwill)	32	600
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	96	233
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	-2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,681	2,017
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,842	1,522
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,842	1,522
Of which attributable to owners of the parent	1,784	1,485



# EBA WORKER 2015 EU-wide Transparency Exercise Market Risk

	S	A					M										IM						
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	0/06/2015						
	TOTAL RISK EXPOSURE EXPOSURE AMOUNT AMOUNT	TOTAL RISK TOTAL RISK		VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
n EUR)		EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISI EXPOSURE AMOUNT	
Debt Instruments	178	41	0	0	0	0							0	0	0	0							
hich: General risk	0	0	0	0	0	0							0	0	0	0							
hich: Specific risk	178	41	0	0	0	0							0	0	0	0						i e	
;	0	0	0	0	0	0							0	0	0	0						i	
hich: General risk	0	0	0	0	0	0							0	0	0	0						i	
hich: Specific risk	0	0	0	0	0	0							0	0	0	0							
exchange risk	0	0	0	0	0	0							0	0	0	0							
dities risk	535	624	. 0	1 0	. 0	. 0							. 0	ı 0	. 0	. 0							

# FBA EUROPEAN BANKING

#### 2015 EU-wide Transparency Exercise

AUTHORITY	Credit Risk - Standardised Approach								
	Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.				Standardise	d Approach			
		,	As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	4.041	4.041	4.071		3.925	3.925	3.479	
	Regional governments or local authorities	4	4	1		1	1	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	920	852	569		886	849	274	
	Corporates	10,874	10,221	8,797		12,073	9,977	9,930	
	of which: SME Retail	2,380 4,555	2,380 4.407	2,108 2,652		2,481 4,209	2,231 4.077	2,184 2,449	
	of which: SME	4,555 3,894	3,749	2,652		4,209 3,627	3,496	2,449	
Consolidated data	Secured by mortgages on immovable property	3,094	3,749	2,156		4,007	3,863	2,013	
Corisonaatea aata	of which: SMF	2.008	1.905	586		2.153	2.041	610	
	Exposures in default	3,017	1.117	1.373	1.900	2,867	911	1.089	1.956
	Items associated with particularly high risk	47	42	63	1,500	41	41	61	1,550
	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	ō	ō		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		o o	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total	27,411	24,534	19,779	1,900	28,007	23,643	19,460	1,997

					Standardise	d Approach			
		А	ls of 31/12/2	014		As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1,693	1,693	4,069		1,503	1,503	3,478	
	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	11	11	3		19	19	8	
	Corporates	2,035	1,385	1,382		1,945	1,350	1,347	
	of which: SME	61	61	57		40	40	36	
	Retail	713	713	532		645	645	481	
	of which: SME	103	103	75		101	101	73	
NETHERLANDS	Secured by mortgages on immovable property	1,456	1,456	1,270		1,478	1,446	1,270	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	45	28	29	17	48	30	30	18
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0		_		0	0	_	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				20				22

					Standardise	d Approach			
			As of 31/12/2	014		1	As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	2,343	2,343	0		2,416	2,416	0	
	Regional governments or local authorities	4	4	1		1	1	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	169	169	40		503	503	101	
	Corporates	1,607	1,607	1,065		2,219	1,557	1,557	
	of which: SME	1	1	1		1	1	1	
	Retail	336	192	110		312	181	104	
	of which: SME	336	192	109		312	181	104	
UNITED STATES	Secured by mortgages on immovable property	1,838	1,734	530		1,994	1,882	561	
	of which: SME	1,834	1,731	528		1,991	1,879	558	
	Exposures in default	26	24	26	2	17	14	14	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Equity Securitisation	0	0	U		U	U	0	
	Securitisation Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total <sup>2</sup>	U	U	0	3	0	U	U	3

Standardined Total

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

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

					Standardise	d Approach			
		,	As of 31/12/2	014		,	As of 30/06/	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	1		4	4	1	
	Corporates	61	61	61		61	60	60	
	of which: SME	0	0	0		0	0	0	
	Retail	85	85	48		90	90	51	
	of which: SME	85	85	48		90	90	51	
AUSTRALIA	Secured by mortgages on immovable property	122	122	33		118	118	32	
	of which: SME	121	121	32		118	118	31	
	Exposures in default	2	1	1	1	3	1	1	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				2				1

					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	s of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	20	4		1	1	0	
	Corporates	164	164	164		178	178	178	
	of which: SME	0	0	.0		0	0	.0	
	Retail	18	18	10		19	19	11	
LINITTED KINCDOM	of which: SME Secured by mortgages on immovable property	18	18	10 5		18	18	11	
UNITED KINGDOM	of which: SME	6		_		4	4	3	
1	or which: SME Exposures in default	29	13	0 16	18	25	0 7		18
1	Items associated with particularly high risk	29	13	0	10	25	l ′	Ů	10
1	Covered bonds	0	0	0		0	0	1 0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		ľ	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
1	Securitisation	Ü	Ü	, i		Ü	Ů	l	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				18				18

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

					Standardise	ed Approach			
		,	As of 31/12/2	1014			As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		2	2	0	
	Corporates	22	22	22		19	19	19	
	of which: SME	0	0	0		0	0	0	
	Retail	31	31	18		46	46	26	
	of which: SME	31	31	18		46	46	26	
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Promovement of the property of

2) Total value aujustilierits ai	d provisions per country of counterparty does not include Securistisation exposures								
					Standardise	d Approach			
			As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0			0		
	Corporates	3,026	3,026	2,576		3,206	2,747	2,747	
	of which: SME Retail	1,277	1,277	1,091		1,411	1,195	1,195	
	of which: SME	U	0	0		U	0	0	
BRAZIL	or which: SME Secured by mortgages on immovable property	0	0	0		U	0	0	
DRAZIL	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	ı ö	0
	Items associated with particularly high risk	0	0	0		0	0	ı ŏ	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	ō	0		0	ō	ō	
	Collective investments undertakings (CIU)	0	0	ō		0	ō	ō	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised Total\*

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

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

					Standardise	ed Approach			
			As of 31/12/2	2014		ı	As of 30/06/	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		1	1	0	
	Corporates	2	2	2		1	1	1	
	of which: SME	0	0	0		. 0	0	0	
	Retail	262	262	150		246	246	141	
NEW ZEALAND	of which: SME	262	262 29	150		246 28	246 28	141	
NEW ZEALAND	Secured by mortgages on immovable property	29		8			28	7	
	of which: SME	29	29	8	0	28	28	/	
	Exposures in default	1	1	1	U	1	1	1	0
	Items associated with particularly high risk Covered bonds	U O	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	ı Ö	0	0		0		0	
	Securitisation	,	0			0	_ ·		
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>			Ť			Ť	Ť	

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 Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	.0		0	0	. 0	
	Institutions	54	54	11		54	54	11	
	Corporates	204	204	204		270	270	270	
	of which: SME Retail	0 777	777	444		763	0 763	436	
	of which: SME	777	777	444		763	763	436	
GERMANY	Secured by mortgages on immovable property	///	///	0		763	/63	436	
GLINIAINI	of which: SME	o o	0	0		ľ	0	,	
	Exposures in default	10	9	٥	1	18	16	16	1
	Items associated with particularly high risk	0	ń	ő		1	0	10	_
	Covered bonds	0	l ő	ŏ		Ĭ	ő	l ŏ	
	Claims on institutions and corporates with a ST credit assessment	0	l o	ō		l ō	0	0	
	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>				2				2

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

					Standardise	ed Approach			
		ı	As of 31/12/	2014			As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	19	4		50	50	10	
	Corporates	106	106	106		98	98	98	
	of which: SME	0	0	0		0	0	0	
	Retail	62	62	35		64	64	36	
	of which: SME	62	62	35		64	64	36	
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	3	2	2	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				1				1

Executed uspect to Oct.

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

(2) 1212 1222 23,221112 212 ,	provisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	As of 30/06/2	015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	0	
	Corporates	10	10	10		14	14	14	
	of which: SME	0	0	0		0	0	0	
	Retail	3	3	2		2	2	1	
HONG KONG	of which: SME Secured by mortgages on immovable property	3	3	2		2	2	1	
HONG KONG	of which: SME	U	0	0		U	0	0	
	or which: SME Exposures in default	U	0	0	0	U	0	0	0
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	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	o o	ŏ		0	ő	o o	
	Equity	0	0	ō		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised Total\*

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

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

# EBA STREET 2015 EU-wide Transparency Exercise Credit Risk - IRB Approach

WWW HIRES	Credit Risk - IRB Approach												
	Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.						IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original Exposure Exposure Risk exposure amount Value adjustments and Original Exposure Value (Value)								Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	74.372	69 461	74.361	1.137	0	2	72.040	0	72.108	1.117	0	4
	Institutions	244.183		26.961	9.542	0	92	40.124	482	24.786	9.384	0	95
	Corporates		11.929	219.271	82.257	0	5.778	249.190	12.382	221.374	82.424	3.216	5.297
	Corporates - Of Which: Specialised Lending	26,078	4,024	26,157	11,367	0	1,724	24,963	4,410	24,980	10,346	228	1,652
	Corporates - Of Which: SME	84,576	5,464	87,160	29,659	0	2,995	82,869	4,854	85,366	29,291	1,053	2,501
	Retail	264,133	2,941	261,893	37,275	0	1,446	264,049	2,790	261,970	39,483	0	1,642
	Retail - Secured on real estate property	209,181	1,388	207,375	22,282	0	233	208,421	1,302	206,962	24,701	0	309
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0			0	0	0
Consolidated data		209,181	1,388	207,375	22,282	0	233	208,421	1,302	206,962	24,701	0	309
	Retail - Qualifying Revolving Retail - Other Retail	54,953	1,553	54.518	0	0	1.214	55,628	1,488	55.008	14.782	0	0
	Retail - Other Retail - Of Which: SME	48,672	1,553	54,518 47,424	14,993 12.298	0	1,214	55,628	1,488	48,891	14,782	0	1,333 1,193
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	6,280	1,362	7.093	2,694		1,133	5.327	1,383	6.117	2.167		1,193
	Retail - Other Retail - Of Which: Hori-SME Equity	5,280 5,984	191	7,093 5.754	2,694 14.554		81	5,327	105	5,643	14.380		139
	Securitisation	12,924	0	12,949	2.982	0	0	12.205	0	12.232	2.710	0	
	Other non credit-obligation assets	12.924		12.949	16.077		U	12.205		12.232	18.059		U
	IRB Total				163.824						167,557		
(1) Original evoceure, unlike Evoceure value is renou	ted before taking into account any effect due to credit conversion factors or credit risk mitigation	e techniques (e.e.	e destitution offeets		103,024						10/,35/		

							IRB Ap	proach					
				As of 31	12/2014					As of 30	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	38,913	21	38,822	49	0	0	36,595	0	36,498	52	0	0
	Institutions	23,941	426	8,979	4,908	0	53	22,373	450	7,478	3,651	0	61
	Corporates	118.050	9.972	113.706	47.487	0	5.122	115.588	10.378	110.590	46.271	2.035	4.448
	Corporates - Of Which: Specialised Lending	25.435	3.763	25.509	11.024	0	1.582	24.384	4.171	24.396	10.001	228	1.507
	Corporates - Of Which: SME	57.359	5.412	57.491	22.006	0	2.947	54.852	4.799	54.893	21.853	1.040	2.409
	Retail	248.033	2.638	246.943	34.071	0	1.284	246.875	2.453	246.110	36.138	0	1.454
	Retail - Secured on real estate property	209,181	1,388	207,375	22,282	0	233	208,421	1,302	206,962	24,701	0	309
	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-	209,181	1,388	207,375	22,282	0	233	208,421	1,302	206,962	24,701	0	309
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	38.853	1.250	39.568	11.789	0	1.051	38.454	1.151	39.148	11.437	0	1.145
	Retail - Other Retail - Of Which: SME	32.572	1.059	32.474	9.094	0	970	33.127	1.046	33.031	9.270	0	1.006
	Retail - Other Retail - Of Which: non-SME	6,280	191	7,093	2,694	0	81	5,327	105	6,117	2,167	0	139
	Equity	5,593	0	5,379	13,284	0	0	5,414	0	5,223	12,973	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 Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	16.351	0	16.351	52	0	0	11.995	0	11.994	38	0	0
	Institutions	2,094	0	2,055	763	0	1	1,782	0	1,732	634	0	0
	Corporates	41,077	260	37,499	10,259	0	60	45,589	278	41,237	11,551	208	114
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	8.575	4	8.659	2.219	0	15	8.866	3	8.923	2.138	0	37
	Retail	6.465	43	5.961	1.377	0	37	7.237	43	6.620	1.474	0	37
	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
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6.465	43	5.961	1.377	0	37	7.237	43	6.620	1.474	0	37
	Retail - Other Retail - Of Which: SME	6.465	43	5.961	1.377	0	37	7.237	43	6.620	1.474	0	37
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	- 6	0	6	23	0	0	7	0	7	24	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	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	1.320	0	1.320	2	0	0	981	0	981	1	0	0
	Institutions	778	0	778	124	0	0	1.047	0	1.047	119	0	0
	Corporates	16,669	441	17,758	4,189	0	93	16,411	417	17,718	4,200	86	109
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11,128	0	12,898	3,076	0	11	11,682	0	13,544	3,088	0	10
	Retail	706	5	646	140	0	4	696	10	632	154	0	4
	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
AUSTRALIA	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 - Of Which: SMF	706	5	646	140	0	4	696	10	632	154	0	4
		706	5	646	140	0	4	696	10	632	154	0	4
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	4.951	0	5.074	0	0	0	9.215	0	9.444	0	0	0
	Institutions	2.219	0	1.909	1.076	0	1	2.243	0	1.866	1.019	0	1
	Corporates	5.560	20	3.679	1.684	0	18	6.088	33	4.532	1.682	18	20
	Corporates - Of Which: Specialised Lending	2	0	2	0	0	0	2	0	2	2	0	0
	Corporates - Of Which: SME	55	0	56	36	0	0	62	0	63	34	0	0
	Retail	1,153	10	1,069	166	0	6	1,264	14	1,184	184	0	6
	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
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,153	10	1,069	166	0	6	1,264	14	1,184	184	0	6
	Retail - Other Retail - Of Which: SME	1,153	10	1,069	166	0	6	1,264	14	1,184	184	0	6
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	3	0	3	11	0	0	3	0	3	11	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 Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	5.433 412	0	5.433	0	0	0	6.036	0	6.035	0	0	0
	Institutions Corporates			331	204	0	0	453	0	443	148	0	0
		5.594	36	3.278	1.043	0	9	5.383	18	2.909	1.027	13	2
	Corporates - Of Which: Specialised Lending	8	0	8	1	0	0	9	0	9	1	0	0
	Corporates - Of Which: SME	26	1	27	12	0	0	213	1	62	34	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	ity		0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk 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	Risk expos	sure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	621	0	621	406	0	1	505	0	505	424	0	1
	Institutions	306	0	306	33	0	0	164	0	164	38	0	0
	Corporates	4,547	82	3,244	2,328	0	55	4,623	76	3,673	2,109	0	72
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	21	0	13	71	0	8	7	0	7	4	0	9
	Retail	1.353	104	1.442	320	0	33	1.397	111	1.487	333	0	52
	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
BRAZIL	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	1.353	104	1.442	320	0	33	1.397	111	1.487	333	0	52
	Retail - Other Retail - Of Which: SME	1.353	104	1.442	320	0	33	1.397	111	1.487	333	0	52
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

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 Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	445	0	445	0	0	0	330	0	330	0	0	0
	Institutions	25	0	25	5	0	0	42	0	42	7	0	0
	Corporates	7.745	312	8.430	2.021	0	46	7.599	294	8.302	2.388	281	40
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	6,497	0	7,222	1,752	0	9	6,387	0	7,109	1,793	0	7
	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	U	0	0	0	0	0	U	0	0	Ü	0	0
NEW ZEALAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
NEW ZEALAND	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	o o	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	ō	0	0	ō	0	ō	ō	ō	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation										i	1	
	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 Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	62	0	22	0	0	0
	Institutions	1.173	0	1.156	177	0	0	956	0	939	243	0	0
	Corporates	4.279	192	3.586	1.438	0	96	3.771	204	2.947	1.325	5	98
	Corporates - Of Which: Specialised Lending	361 92	164	365 93	249	0	86	338	137	342 93	304 50	0	81
	Corporates - Of Which: SME Retail	1.182	10 17	1.040	35 214	0	10	92 1.198	23 18	1.058	214	5	11 10
	Retail - Secured on real estate property	1,182	17	1,040	214	0	10	1,198	18	1,058	214	0	10
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT	Retail - Qualifying Revolving	0	0	ů	0	0	ů	0	0	n n	0	0	ů
	Retail - Other Retail	1.182	17	1.040	214	0	10	1.198	18	1.058	214	0	10
	Retail - Other Retail - Of Which: SME	1.182	17	1.040	214	0	10	1.198	18	1.058	214	ō	10
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	o o
	Equity	80	0	77	285	0	0	73	0	70	260	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk 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	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	2,901	0	2,901	0	0	0	2,879	0	2,879	0	0	0
	Institutions	680	0	708	182	0	0	721	0	713	176	0	0
	Corporates	2.181	37	1.937	899	0	26	2.348	41	2.122	904	25	25
	Corporates - Of Which: Specialised Lending	3	1	3	2	0	0	3	1	3	3	0	0
	Corporates - Of Which: SME	6	0	6	3	0	0	6	0	6	3	0	0
	Retail	1.581	56	1.425	237	0	25	1.576	69	1.413	219	0	28
	Retail - Secured on real estate property  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-	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1.581	56	1.425	237	0	25	1.576	69	1.413	219	0	28
	Retail - Other Retail - Of Which: SME	1.581	56	1.425	237	0	25	1.576	69	1.413	219	0	28
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	ō	0	0	0	0	0	ō	0
	Equity	17	0	5	18	0	0	15	0	2	9	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

LIKE I Oral

(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 Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	572	0	572	133	0	0	551	0	551	128	0	0
	Institutions	139 6.684	0	138 3,369	11 850	0	0	193 7.878	0	193 3.787	16	0	0
	Corporates  Corporates - Of Which: Specialised Lending	6,684	0	3,369	850	0	2	7,878	0	3,787	934	0	1
	Corporates - Of Which: SME  Corporates - Of Which: SME	67	0	0	0	0	0	140	0	121	35	0	0
	Retail	0/	0	0	0	0	0	140	0	121	35	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	o o	0	0	0
HONG KONG	Retail - Secured on real estate property - Of Which: non-		ō	ō	0	ō	ō	0	ō	ō	0	0	ō
none none	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												1
	IRB Total												

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

#### Sovereign Exposure

								As of	31/12/2014						
	(mln EUR)	GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross (	exposures (long)	net of cash short		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	accounting value provisions) 1)	positions of sov	is a maturi	her counterpaties ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	n negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ ] 10Y - more	Austria	0 0 7 0 2 2 2 0	0 0 0 0 0	0 0 7 0 2 2 2 0	0 0 0 0 0	0 0 0 0 0	0 0 7 0 2 2 2 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
TO - 3M	Belgium	10 28 5 11 25 27 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 28 5 11 25 27 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 28 5 11 25 27 1	251 0 0 0 0 0 0 0	7 0 0 0 0 0	-239 0 0 0 0 0 0 0	-6 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Bulgaria	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Cyprus	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Czech Republic	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	333 0 0 0 0 0 0	13 0 0 0 0 0	-25 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
Total	Denmark	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	333 1.523 0 0 0 0 0	13 42 0 0 0 0 0	-25 -80 0 0 0 0	-3 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total  [ 0 - 3M [	Estonia	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	1,523 0 0 0 0 0 0 0	0 0 0 0 0 0 0	-80 0 0 0 0 0	-3 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [3Y-5Y[ [1OY-more Total	Finland	0 0 2 0 2 24 53 430 510	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 2 24 53 430 <b>510</b>	0 0 0 0 0 0 0 53 430	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 2 24 0 0	0 8 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total [0-3M[ 13M-1Y[ 13M-1Y[ 11Y-2Y[ 12Y-3Y[ 13Y-5Y[ 15Y-10Y[ 10Y-more  Total	France	510 0 0 0 1.590 1.696 200 3,486	0 0 0 0 1 0	0 0 0 0 1.590 1.696 200 3,486	483 0 0 0 0 1.554 1.696 200 3,450	0 0 0 0 0 0	27 0 0 0 0 34 0	8 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0

#### Sovereign Exposure

	(mln EUR)	•						As of :	31/12/2014						
	(IIIII EUK)	GROSS DI	RECT LONG	NET DIRECT PO	SITIONS (gross o	exposures (long)	net of cash short		T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	accounting value provisions) 1)	positions of sov	is a maturit	ner counterpaties ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	n negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Germany	27 5 15 37 10 15 8	20 0 0 0 0 0	27 5 15 37 10 15 8	0 0 0 0 0	0 0 0 0 0	7 5 15 37 10 15 8	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Croatia	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Hungary	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Total [ 0 - 3M	Ireland	0 6 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 0 0 0	0 6 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Italy	6 12 0 0 0 16 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 0 0 16 0 27	0 0 0 0 16 0	12 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Otal   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	21 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Lithuania	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	21 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total	Luxembourg	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EGIV)		RECT LONG accounting value	NET DIRECT PO	SITIONS (gross o	exposures (long) i ner counterpaties	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions)	positions of sov	is a maturi	ty matching) (1)	only where there	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	n negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	45 45 0 0 0 0 90	1 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Netherlands	224 869 1,529 2,715 6,640 10,217 556 22,750	136 164 100 131 330 244 45 1,151	224 869 1,529 2,715 6.640 10,217 556 22,750	25 673 1,376 2,467 6.245 9.859 462 21,107	0 18 8 34 40 154 0	74 57 67 153 159 120 50 <b>681</b>	1,020 2,141 1,000 1,056 9,957 14,050 0	52 31 16 55 742 685 0	-3,220 -6,784 -1,815 -8,705 -6.650 -16,964 -960	-23 -127 -20 -575 -349 -2.168 -411 -3,672	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Poland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Otal   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Slovenia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Spain	0 0 0 0 0 0 1 10	0 0 0 0 0 0	0 0 0 0 0 0 1 10	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 1 1 10	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-348 -69 0 0 0 0	-30 -3 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total	Sweden	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	-417 0 0 0 0 0 0	-33 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0

#### Sovereign Exposure

								As of	31/12/2014						
	(min EUR)		RECT LONG	NET DIRECT PO	OSITIONS (gross	exposures (long)	net of cash short			SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	accounting value provisions) 1)	positions of sov	ereign debt to oth is a maturi	ner counterpaties ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	n negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profitikloss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	United Kingdom	0 0 1 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 0	9 173 0 0 0 0 0	0 2 0 0 0 0	-439 -845 0 0 0 0 0 -1,283	-13 -18 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0
Total [ 0 - 3M [ 3M - 1Y [ 3M - 1Y [ 14 - 2Y [ 12 - 2Y [ 3Y - 5Y [ 3Y - 5Y [ 13Y - 5Y ] 10Y ] 10Y - more  Total	Iceland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Liechtenstein	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway	0 0 0 1 1 0 0	0 0 0 0 0 0	0 0 0 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 1 1 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more	Australia	852 920 105 2 1 0 0	0 1 0 2 1 0 0	852 920 105 2 1 0 0	852 919 105 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Total [ 0 - 3M [ 3M - 1Y [ 3M - 1Y [ 14 - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y [ 10Y - more	Canada	24 16 5 5 16 6 0	0 1 2 2 7 0 0	24 16 5 5 16 6 0	23 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 15 3 3 9 6 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0-3M[ [3M-1Y[ [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong	191 381 0 0 0	0 0 0 0 0 0	191 381 0 0 0 0	191 381 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0
Total  [ 0 - 3M [	Japan	572 0 0 0 0 0 0 0	0 0 0 0 0 0	572 0 0 0 0 0 0	572 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Total	u.s.	65 27 112 206 1,730 362 65 2,568	5 2 19 5 20 22 33 105	0 65 27 112 206 1,730 362 65 <b>2.568</b>	0 61 25 93 159 1,660 294 33 2,326	0 0 0 0 0 0	0 0 0 42 50 45 0	0 0 0 0 0 0	0 0 0 0 0	0 0 -8 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		GROSS DIF	RECT LONG	NET DIRECT PO	OSITIONS (gross of	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURE	5 (3) (on and off	balance sheet)
		gross of p			is a maturit	ty matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fail value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	China	13 47 4 0 0 0 0	0 0 0 0 0 0	13 47 4 0 0 0 0	13 47 4 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Switzerland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Other advanced economies non EEA	812 398 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	812 398 0 0 0 0 0 1,210	812 398 0 0 0 0 0 1,210	0 0 0 0 0	0 0 0 0 0	82 0 0 0 0 0 0	1 0 0 0 0 0	-205 -1,068 0 0 0 0 -1,273	-1 -23 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total	Other Central and eastern Europe countries non EEA	151 15 0 0 0 0 0	0 0 0 0 0 0	151 15 0 0 0 0 0	151 15 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	16 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
To - 3M	Middle East	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	503 0 0 0 0 0 0 0	2 0 0 0 0 0 0	-1.755 0 0 0 0 0 0 0	-110 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	91 79 267 292 54 0 34	0 0 0 6 0 0 32 38	91 79 267 292 54 0 34 816	38 15 238 209 54 0 2	0 0 0 0 0 0	53 0 29 1 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	-1,733 0 0 0 0 0 0	-110 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 -65 0 -70 0 0	0 0 0 0 -1 0 0
[ 0 - 3M [ [ 3M - 1Y [ 1 1 2 2 Y [ 1 2 2 Y [ 1 2 2 Y [ 1 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 Y [ 1 3 2 2 2 Y [ 1 3 2 2 2 Y [ 1 3 2 2 2 2 Y [ 1 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Africa	0 0 0 0 0 0 47 0	0 0 0 0 0 0 47 0	0 0 0 0 0 0 47 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	11 0 0 0 0 0 0	0 0 0 0 0 0	-2 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
10tal   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Others	119 33 4 85 86 48 167	28 4 4 82 86 38 167	119 33 4 85 86 48 167	91 29 0 3 0 10	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 37 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0

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



	(mln EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions)	positions of sove	is a maturit	ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
esidual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fail value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	0 0 2 3 1 2 160	0 0 0 0 0	0 0 2 3 1 2 160	0 0 0 0 0 0 142	0 0 0 0 0	0 0 2 3 1 2 18 26	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Belgium	1 2 27 172 14 33 6	0 0 26 0 0 0 0	1 2 27 172 14 33 6	0 0 0 125 0 0 0	0 0 0 0 0 0	1 2 1 47 14 33 6	173 0 0 0 0 0 0 0	1 0 0 0 0 0 0	-109 -37 0 0 0 0 0	-3 -1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Bulgaria	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Total	Cyprus	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Czech Republic	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	97 0 0 0 0 0 0 0	2 0 0 0 0 0	-217 -26 0 0 0 0 0 0	-6 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Denmark	0 3 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 0 0 0 0 0	893 570 0 0 0 0 0	21 11 0 0 0 0 0	-239 -450 0 0 0 0 0	-6 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ 10Y - more	Estonia	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total [ 0 - 3M [	Finland	0 0 1 0 1 58 4 417 481	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 1 58 4 417 481	0 0 0 0 0 52 0 417 469	0 0 0 0 0 0	0 1 0 1 6 4 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ Y - 10Y [ 00	France	481 0 0 0 4 3.217 60 161 3,443	0 0 0 0 0 1 1	481 0 0 0 4 3.217 60 161 3,443	469 0 0 0 0 3.194 0 161 3,355	0 0 0 0 0	13 0 0 0 4 21 60 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
			RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) (1)		Derivatives with p	positive fair value	Derivatives with	ı negative fair value	Derivatives with	positive fair value	Derivatives with	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Germany	10 48 6 17 20 86 34	10 0 0 0 0 0 0	10 48 6 17 20 86 34	0 0 0 0 0	0 0 0 0 0	0 8 6 17 20 86 34	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Croatia	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「 「2Y - 3Y 「 [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Hungary	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Ireland	5 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 0	5 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ I5Y - 10Y [ I10Y - more Total	Italy	0 0 0 0 16 38 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 16 38 0	0 0 0 0 16 38 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Lithuania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Total  [ 0 - 3M	Luxembourg	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	23 26 0 0 0 0 0	0 0 0 0 0 0 0	0 -25 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Netherlands	2,112 1,622 1,660 1,327 6,026 10,046 472 23,264	1,412 163 43 90 78 180 55 2,022	2,112 1,622 1,660 1,327 6.026 10.046 472 23,264	584 1,388 1,589 1,196 5,872 9,614 299 20,541	18 0 13 29 31 132 12 235	115 74 19 58 91 170 30	943 116 1,176 2,718 8,686 12,125 0 25,764	21 5 39 163 573 439 0	-6,113 -854 -8,539 -4,808 -4,602 -12,028 -760 -37,704	-361 -11 -669 -136 -233 -1.784 -224	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Poland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0
[ 0 - 3M [	Portugal	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	30 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Romania	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Slovakia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Slovenia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Spain	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	219 0 0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Total   Fo - 3M     F3M - 1Y     F1Y - 2Y     F2Y - 3Y     F3Y - 5Y     F3Y - 10Y     F10Y - more   Total	Sweden	0 0 0 0 0 10 0	0 0 0 0 0	0 0 0 0 0 10 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 10 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long)	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions)	positions of sect	is a maturit	ty matching)	,	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	United Kingdom	0 0 1 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 0	468 89 0 0 0 0 0 557	15 0 0 0 0 0 0	-991 -1.002 0 0 0 0 0 0	-87 -56 0 0 0 0 -143	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Iceland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Liechtenstein	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total  [ 0 - 3M	Australia	326 1.059 209 0 1 0 0 1,594	1 0 2 0 1 0 0	326 1.059 209 0 1 0 0	325 1.059 207 0 0 0 0 1,590	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [1SY-10Y[ [10Y-more	Canada	1,394 0 25 3 2 12 1 0	0 1 2 2 6 0 0	0 25 3 2 12 1 0	0 24 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 1 6 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Hong Kong	166 346 0 0 0 0 0	0 0 0 0 0 0	166 346 0 0 0 0 0 512	24 166 346 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 10Y - more       ] Total	Japan	512 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
Total  [ 0 - 3M	U.S.	77 15 138 249 1,828 282 54	2 3 6 10 23 29 20	77 15 138 249 1,828 282 54 2.643	0 66 8 96 239 1,711 226 34 2,380	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 10 0 94 27 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0



	(mln EUR)							As of 30/06/2015									
		GROSS DIF	RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there			DIRE	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURES	value (+) Notional value Fair-value (-)  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
		gross of provisions) (1)		is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value						
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	China	7 59 0 0 0 0 0	0 0 0 0 0 0	7 59 0 0 0 0	7 59 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	ō		
[ 0 - 3M [	Switzerland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Other advanced economies non EEA	684 156 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	684 156 0 0 0 0 0	684 156 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 -450 0 0 0 0	0 -92 0 0 0 0	0 0 0 0 0	ō	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
0 - 3M     13M - 1Y     1 - 1Y     1 - 2Y       1 - 2Y	Other Central and eastern Europe countries non EEA	26 152 0 0 0 0 0	0 0 0 0 0 0	26 152 0 0 0 0 0	26 152 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
To - 3M	Middle East	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1.203 0 0 0 0 0 0	16 0 0 0 0 0 0	-717 0 0 0 0 0 0 0	-16 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	0 315 242 52 0 0 33 <b>643</b>	0 0 5 0 0 0 0 33 39	0 315 242 52 0 0 33 <b>643</b>	0 241 161 52 0 0 0	0 0 0 0 0	0 74 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	-16 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 -70 0 0 0	0 0 -1 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa	0 0 0 0 0 0 44 0	0 0 0 0 0 44 0	0 0 0 0 0 0 44 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
10ta    0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Others	60 72 6 73 74 131 325 <b>740</b>	2 5 2 73 74 113 203	60 72 6 73 74 131 325	58 67 4 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 54 0 0 0 0	1 1 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 changes in fair value due to credit risk and provisions		Collaterals and		Gross carrying amount			Accumulated impair changes in fair valu provisions <sup>4</sup>	ment, accumulated e due to credit risk and	Collaterals and		
		Of which performing but past due >30 days and <=90 days	<u> </u>	Of which:	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which no	n-performing <sup>1</sup> Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		
(min EUR, %)  Debt securities (including at amortised cost and fair value)	42,550	0	92	50	0	9	0	40,565	0	0	0	5	0	0		
Debt securities (including at amortised cost and fair value)  Central banks	2,465	0	0	0	0	0	0	1,207	0	0	0	0	0	0		
			-		· ·											
General governments	30,794	0	90	47	0	3	0	30,166	0	0	0	0	0	0		
Credit institutions	3,024	0	0	0	0	5	0	2,408	0	0	0	5	0	0		
Other financial corporations	5,149	0	3	3	0	1	0	6,221	0	0	0	0	0	0		
Non-financial corporations	1,118	0	0	0	0	0	0	564	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	503,856	2,339	21,397	18,306	947	8,904	12,054	550,860	2,432	21,084	19,338	891	8,147	11,703		
Central banks	1	0	0	0	0	0	0	42,720	0	0	0	0	0	0		
General governments	2,219	8	29	25	1	10	16	3,217	199	24	20	1	11	11		
Credit institutions	44,016	36	118	67	1	26	66	41,472	5	114	65	4	19	78		
Other financial corporations	43,930	129	3,021	2,219	123	1,451	1,362	51,028	283	3,786	3,629	110	1,397	2,300		
Non-financial corporations	201,342	1,213	15,310	13,485	739	6,737	8,178	201,441	1,254	14,278	13,337	652	6,086	6,909		
Households	212,347	953	2,919	2,509	83	680	2,431	210,981	690	2,881	2,287	124	633	2,406		
DEBT INSTRUMENTS other than HFT	546,406	2,339	21,489	18,356	947	8,913	12,054	591,426	2,432	21,084	19,338	895	8,147	11,703		
OFF-BALANCE SHEET EXPOSURES	104,486		492	403	0	23	1	104,657		489	438	0	63	11		

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

			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying a forbearance mea	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk provisions for exposures with forbeara measures <sup>2</sup>		Collateral and financial guarantees received on			
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	15,407	9,697	3,851	3,748	11,143	15,820	10,070	3,935	3,830	11,677			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	16	12	3	3	13	16	11	6	6	11			
Credit institutions	74	69	13	13	28	214	85	25	23	125			
Other financial corporations	1,635	1,057	391	375	1,089	2,419	1,880	687	675	1,620			
Non-financial corporations	11,806	7,886	3,314	3,227	8,256	11,137	7,218	3,048	2,957	8,036			
Households	1,875	672	130	129	1,757	2,034	876	170	169	1,885			
DEBT INSTRUMENTS other than HFT	15,407	9,697	3,851	3,748	11,143	15,820	10,070	3,935	3,830	11,677			
Loan commitments given	345	105	0	0	172	376	118	0	0	199			

<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 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	33,873	34,997	LRCom {20}	
В	Total leverage ratio exposures	686,184	688,934	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	4.94%	5.08%	A/B	



#### Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage   [Loans collateralized by in		Mortgage loans [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	312,404	252,897	311,524	252,431				
of which: Other financial corporations	11,668	11,361	15,641	15,280				
of which: Non-financial corporations	91,903	87,978	88,342	85,115				
of which: Households	208,653	152,460	207,369	151,866				

<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.