

Bank Name	Raiffeisen-Landesbanken-Holding GmbH
LEI Code	529900JP9C734S1LE008
Country Code	АТ

## 2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	11,708	11,641	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,855	7,685	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,346	2,346	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	2,064	2,246	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	-1,377	-1,245	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	1,385	1,219	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	3,577	3,543	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-290	-280	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (1) of CRR
(-) Intangible assets (including Goodwill)	-852	-835	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-11	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-44	-39	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	-256	-2	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	-5	-2	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) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) articles 36(1
Of which: from securitisation positions (-)	-5	-2	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	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>	-90	-133	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	1,397	876	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 (+/-)	680	342	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	717	534	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	444	511	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)	-444	-511	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)	7,855	7,685	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,853	3,956	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	3,439	3,568	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)	414	388	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	78,738	79,478	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	9.98%	9.67%	CA3 {1}	-
Tier 1 Capital ratio	9.98%	9.67%	CA3 {3}	-
Total Capital ratio	14.87%	14.65%	CA3 {5}	-



### **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	65,947	65,941
Risk exposure amount for securitisation and re-securitisations in the banking book	254	180
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	65,692	65,761
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,190	3,592
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	506	440
Risk exposure amount for operational risk	9,096	9,476
Other risk exposure amounts	0	30
Total Risk Exposure Amount	78,738	79,478

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



(min EUR)	31/12/2014	As of 30/06/2015
Interest income	6,073	2,723
Of which debt securities income	429	183
Of which loans and advances income	5,081	2,288
Interest expenses	2,134	987
(Of which deposits expenses)	1,534	759
(Of which debt securities issued expenses)	470	180
(Expenses on share capital repayable on demand)	0	0
Dividend income	143	85
Net Fee and commission income	1,648	787
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	79	21
Gains or (-) losses on financial assets and liabilities held for trading, net	-48	18
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	154	157
Gains or (-) losses from hedge accounting, net	25	-8
Exchange differences [gain or (-) loss], net	36	-110
Net other operating income /(expenses)	-394	-17
TOTAL OPERATING INCOME, NET	5,583	2,669
(Administrative expenses)	2,854	1,336
(Depreciation)	343	148
(Provisions or (-) reversal of provisions)	4	24
(Commitments and guarantees given)	-20	11
(Other provisions)	24	12
Of which pending legal issues and tax litigation <sup>1</sup>	49	
Of which restructuring <sup>1</sup>	10	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,836	583
(Loans and receivables)	1,834	582
(Held to maturity investments, AFS assets and financial assets measured at cost)	1	2
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	469	25
(of which Goodwill)	306	3
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	17	9
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	95	563
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-407	395
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-407	395
Of which attributable to owners of the parent  (1) Information available only as of end of the year	-249	185



### EBA 2015 EU-wide Transparency Exercise Market Risk Raiffeisen-Landesbanken-Holding GmbH

	Raiffeisen-Landes	SA S					[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 item)		INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (Mo	emorandum	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		RICE RISKS ( HARGE FOR (			
(min EUR)	EXPOSURE AMOUNT	SURE EXPOSURE	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 (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
aded Debt Instruments	1,292	1,407	7	2	27	10							8	1	43	5							
Of which: General risk	506	554	7	2	27	10							8	1	43	5							
Of which: Specific risk	786	853	0	0	0	0							0	0	0	0							
uities	225	179	0	0	0	0							0	0	0	0							
Of which: General risk	66	39	0	0	0	0							0	0	0	0							
Of which: Specific risk	87	57	0	0	0	0							0	0	0	0							
reign exchange risk	521	588 25	18	6	40	9							11	5	21	7							
mmodities risk	59 <b>2.097</b>	2.198	26	0	61	1 <b>6</b>	_			_		1.093	52	10	59	13						1.393	

#### EBA BANKING

#### 2015 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

AUTHORITY	Credit Risk - Standardised Approach								
	Raiffeisen-Landesbanken-Holding GmbH				Standardise	ed Approach			
			As of 31/12/2	014			s of 30/06/2	015	
		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	25.556	26.964	1.538		29.492	30.505	2.278	
	Regional governments or local authorities	66	101	36		87	123	74	
	Public sector entities	76	59	27		149	68	28	
	Multilateral Development Banks	696	735	0		1,013	1,478	0	
	International Organisations	804	803	0		870	869	0	
	Institutions	3,872	3,495	494		3,675	3,551	727	
	Corporates	14,698	9,958	9,967		14,740	9,840	10,111	
	of which: SME	4,656	3,558	3,305		4,852	3,490	3,380	
	Retail	11,222	9,074	6,552		11,499	9,341	6,732	
	of which: SME	887	689	391		928	711	412	
Consolidated data	Secured by mortgages on immovable property	13,281	13,105	5,351		12,696	12,519	5,054	
	of which: SME	1,970	1,907	855		1,973	1,911	843	
	Exposures in default	4,048	1,328	1,510	2,651	4,251	1,294	1,448	2,880
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	188	188	35		174	174	34	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	239	239	128		256	256	131	
Ec	Equity	1,835	1,835	3,414		1,699	1,699	3,099	
	Securitisation	0	0	0		0	0	0	
	Other exposures	19.238	19.178	3.466		12.527	12.470	3.259	
	Standardised Total	95,819	87,061	32,519	3,023	93,130	84,186	32,973	3,272

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

					Standardise	d Approach			
		ı	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	5,151	6,178	0		9,470	10,414	0	
	Regional governments or local authorities	1	1	0		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	2,020	1,144	118		1,938	1,097	86	
	Corporates	1,235	1,019	1,006		1,122	919	911	
	of which: SME	243	207	202		227	182	176	
	Retail	784	480	362		786	473	353	
	of which: SME	0	0	0		2	0	0	
AUSTRIA	Secured by mortgages on immovable property	5,732	5,690	2,006		5,611	5,570	1,968	
	of which: SME	432	432	140		477	477	160	
	Exposures in default	99	43	47	55	109	50	54	59
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	21	21	4		11	11	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	230	230	119		236	236	119	
	Equity	1,592	1,592	3,104		1,502	1,502	2,844	
	Securitisation								
	Other exposures	13,623	13,621	926		7,755	7,753	674	
	Standardised Total <sup>2</sup>				66				72

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation technical value adjustments and provisions pay country of counterparts does not include Securities to consciunce.

					Standardise	d Approach			
			As of 31/12/2	014			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	10	10	5		37	37	19	
	Regional governments or local authorities	8	8	6		7	7	7	
	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	121	121	36		320	320	257	
	Corporates	544	406	387		449	340	326	
	of which: SME	171	117	98		133	93	79	
	Retail	2,530	2,133	1,587		2,618	2,122	1,582	
RUSSIAN	of which: SME	3	72	41		63	53	30	
FEDERATION	Secured by mortgages on immovable property	940	859	419		895	893	428	
ILDLKATION	of which: SME	189	113	47		118	119	49	
	Exposures in default	179	30	38	145	295	52	61	238
	Items associated with particularly high risk Covered bonds	0	0	0		U	0	0	
	Covered bonds  Claims on institutions and corporates with a ST credit assessment	0	0	0		U	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0 7	7	11		U		12	
	Securitisation			11				12	
	Other exposures	1,338	1.338	275		825	825	280	
	Standardised Total <sup>2</sup>	1,330	1,550	2/3	177	023	رغن	200	283

Standardised Total

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

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

					Standardise	ed Approach			
			As of 31/12/	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	3,100	3,200	4		3,280	3,369	4	
	Regional governments or local authorities	6	6	1		6	6	1	
	Public sector entities	18	2	1		91	9	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	343	36	13		50	41	16	
	Corporates	3,927	2,577	2,436		4,826	3,037	2,888	
	of which: SME	1,436	1,112	972		1,858	1,288	1,139	
	Retail	2,312	1,864	1,213		2,834	2,455	1,679	
	of which: SME	878	724	374		1,193	908	513	
POLAND	Secured by mortgages on immovable property	4,229	4,319	2,032		3,834	4,039	1,872	
	of which: SME	682	734	411		359	636	352	
	Exposures in default	764	345	392	402	825	199	245	436
	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	7	7	17		8	8	21	
	Securitisation								
	Other exposures	912	903	485		653	653	496	
	Standardised Total <sup>2</sup>				484				521

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

					Standardise	d Approach			
			s 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	2.710	2.770	0		2.419	2.523	0	
	Regional governments or local authorities	3	2	0		2	2	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	49	54	13		31	36	9	
	Corporates of which: SME	407 72	252 70	244 62		430 88	270 87	260 77	
	or which: SME Retail	1,274	1.085	640		1,372	1.153	668	
	of which: SME	34	1,085	52		204	1,153	80	
CZECH DEDITELTO	Secured by mortgages on immovable property	139	138	79		122	119	67	
CZECIT KEI OBLIC	of which: SME	19	19	12		32	32	20	
	Exposures in default	84	14	16	13	82	12	14	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	118	118	24		132	132	26	
	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	8	8	14		8	8	14	
	Securitisation								
	Other exposures	290	288	121		323	321	136	
	Standardised Total <sup>2</sup>				55				73

(1) Original exposure, unlike Exposure elube, 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 Securistisation exposures

					Standardise	d Approach			
			As of 31/12/2	014		ı	As of 30/06/2015  Priginal Exposure Value*  1,796 1,786 0  1 1 1 0  0 0 0 0  1 1 1 0  324 125 120  130 190 188 190  310 2 190 188 190  0 0 0 0  1 1 1 0 0  1 1 1 0  1 0 0 0 0		
		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>		Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1.915	1.909	0		1.796	1.786	0	
	Regional governments or local authorities	2	2	0		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	1	1	0		1	1	0	
	Corporates	308	274	261		324			
	of which: SME	139	131	118		144	136	120	
	Retail	444	292	188		520		201	
	of which: SME	244	174	99		312	190	108	
SLOVAKIA	Secured by mortgages on immovable property	58	54	27		49	48	24	
	of which: SME	41	38	20			38	19	
	Exposures in default	35	10	12	22	35	10	11	22
	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	12	12	12		12	12	12	
	Securitisation								
	Other exposures	331	330	225		339	333	210	
	Standardised Total <sup>2</sup>				33				41

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

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

(2) Total value adjustments and	provisions per country of counterparty does not include Securistisation exposures								
					Standardise	d Approach			
		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	2,554	2,570	0		2,464	2,524	0	
	Regional governments or local authorities	0	7	1		0	7	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	120	106	104		136	110	109	
	of which: SME	14	14	12		13	13	11	
	Retail	45	39	24		29	23	12	
	of which: SME	9	6	3		9	4	2	
HUNGARY	Secured by mortgages on immovable property	33	32	24		17	9	6	
	of which: SME	3	1	1		2	1	1	
	Exposures in default	37	14	18	15	31	11	14	12
	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	37	37	37		37	37	37	
	Securitisation	404	403	238		378	378	237	
1	Other exposures	404	403	238		3/8	378	237	

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

					Standardise	d Approach			
			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	2.296	2.296	22		1.874	1.874	22	
	Regional governments or local authorities	5	5	1		15	15	3	
	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		2	2	0	
	Corporates	777	419	401		742	436	412	
	of which: SME	233	156	129		232	158	128	
	Retail	244	214	143		147	122	66	
	of which: SME	64	60	27		66	64	29	
ROMANIA	Secured by mortgages on immovable property	248	241	96		92	89	38	
	of which: SME	47	45	16		53	51	19	
	Exposures in default	173	67	75	104	130	52	58	73
	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	26	26	28		10	10	12	
	Equity Securitisation	26	26	28		10	10	12	
	Other exposures	520	483	138		457	419	138	
	Standardised Total <sup>2</sup>	320	103	130	156	137	/15	130	120

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	945	1.062	0		488	574	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	183	184	45		248	246	55	
	Corporates	498	462	458		568	504	498	
	of which: SME	25	24	24		34	33	33	
	Retail of which: SMF	3	_	2		4	3	2	
GERMANY	Secured by mortgages on immovable property	0 204	203	0 103		163	162	74	
GERMAINT	of which: SME	49	49	22		40	40	16	
	Exposures in default	80	45	61	35	73	37	50	36
	Items associated with particularly high risk	00	0	0	35	,,	J 3,	0	30
	Covered bonds	14	14	2		1	1	ő	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	ō	
	Collective investments undertakings (CIU)	o o	ō	ō		0	ō	ō	
	Equity	14	14	14		14	14	14	
	Securitisation								
	Other exposures	7	7	8		7	7	7	
	Standardised Total <sup>2</sup>				37				38

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

					Standardise	d Approach			
			As of 31/12/2	014		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	951	992	0		813	876	0	
	Regional governments or local authorities	4	4	1		4	4	1	
	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	3	1		2	2	2	
	Corporates	332	320	317		332	299	312	
	of which: SME	87	80	76		82	77	72	
	Retail	1,465	1,277	951		1,489	1,302	967	
	of which: SME	72	52	30		75	52	30	
CROATIA	Secured by mortgages on immovable property	211	211	76		188	190	70	
	of which: SME	13	13	7		11	14	7	
	Exposures in default	179	52	60	124	187	48	54	137
	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)	1	1	1		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	372	364	298		430	421	333	
	Standardised Total <sup>2</sup>				149				167

(1) Original exposure, unlike Exposure while, is reported the fore't 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

	provisions per country of counterparty does not include Securisusation exposures								
					Standardise	d Approach			
			As of 31/12/2	014		,	s 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	331	331	497		404	404	606	
	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	3	1		7	7	10	
	Corporates	1,330	955	1,347		1,124	779	1,087	
	of which: SME	468	297	395		429	263	347	
	Retail	1,126	433	296		327	186	126	
LUZDATNIE	of which: SME	175	80	49		82	47	26	
UKRAINE	Secured by mortgages on immovable property	218	212	149		243	234	156	
	of which: SME Exposures in default	66 657	64 117	39 133	472	74 1.277	72 147	45 161	1,126
	Exposures in default  Items associated with particularly high risk	65/	117	133	4/2	1,2//	147	161	1,126
	Covered bonds	U	0	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment	l "	0	"		0	0	0	
	Collective investments undertakings (CIU)	l š	0	l ő		0	0	0	
	Equity	Ů	0	0		0	0	0	
	Securitisation	· ·	0	0		0	0	U	
	Other exposures	358	358	196		319	319	185	
	Standardised Total <sup>2</sup>	500			1.068				1,151

Standardised Total (1) Original exposure, unlike Exposure value, a regoried 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 contineparty does not include Securitalisation exposures

Consolidated data

### EBA 2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach												
Raiffeisen-Landesbanken-Holding GmbH						IRB Ap	proach					
			As of 31/	12/2014					As of 30/	06/2015		
	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original I	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	provisions
al banks and central governments	1.730	0	1.516	266	0	0	1.535	4	1.359	281	0	0
utions	13.589	194	11.410	2.580	0	121	13.476	195	10.947	2.466	0	124
prates	64.764	4.810	42.998	25.516	0	2.615	63.995	5.012	43.046	25.721	0	2.716
Corporates - Of Which: Specialised Lending	4,618	453	4,312	2,986	0	171	4,360	509	4,187	2,803	0	155
Corporates - Of Which: SME	10,196	1,002	7,775	6,051	0	603	9,766	889	7,441	5,884	0	545
	12,754	1,021	12,030	4,686	268	737	12,483	758	11,786	4,101	214	507
Retail - Secured on real estate property	8,432	737	8,175	2,636	205	487	8,344	472	8,072	2,150	139	246
Retail - Secured on real estate property - Of Which: SME	516	17	500	288	15	19	190	6	183	117	2	13
Retail - Secured on real estate property - Of Which: non-	7,916	719	7,674	2,347	191	468	8,155	466	7,889	2,033	137	234
Retail - Qualifying Revolving	1.261	41	982	311	8	37	1.265	37	984	275	7	36
Retail - Other Retail	3,060	243	2,873	1,739	54	213	2,874	249	2,730	1,677	67	225

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	l Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure 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	12	0	24	29	0	0	1	0	11	0	0	0
	Institutions	5,916	1	5,339	467	0	1	5,768	1	4,839	418	0	1
	Corporates	16.098	559	8.239	3.366	0	272	15.314	440	7.844	3.280	0	261
	Corporates - Of Which: Specialised Lending	651		611	353	0	0	652	1	614	370	0	0
	Corporates - Of Which: SME	728	42	698	415	0	10	397	0	421	328	0	2
	Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
ALICTRIA	Retail - Secured on real estate property - Of Which: SM Retail - Secured on real estate property - Of Which: no		0	0	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Or Which: not Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	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	42	0	42	96	0	0	52	0	52	131	0	l ő
	Securitisation	1		12	,,,	Ŭ		32	ŭ	J.			i i
	Other non credit-obligation assets												
	IRB Total												

Central banks and central governments   S56   O   S65   106   O   0   2   859   6   631   269   O   1   1   1   1   1   1   1   1   1														
Contral banks and central governments   S56   O   S65   106   O   O   S33   O   O   O   O   O   O   O   O   O								IRB Ap	proach					
Central banks and central covernments   Size   Corporate   Corpo					As of 31/	12/2014					As of 30	06/2015		
(eist IUR, %) (of which: effective provisions (of which: provisions (of which: provisions (of which: of which: of which: of control and effective provisions (of which: of control and effective provisions) (of which: of which: of control and effective provisions) (of which: of w			Original	Exposure <sup>1</sup>		Risk expos	ure amount	adjustments	Original	Exposure <sup>1</sup>		Risk expo	sure amount	Value adjustments
Institutions		(min EUR, %)			Value*						value*			provisions
Corporates - Of Which Specialised Lending Corporates - Of Which Specia				0						0			0	0
Corporates - Of Which Specialized Lending   College				1						6			0	1
Corporates - Of Which: SNE   1.596   36   1.299   1.216   0   22   1.530   42   1.301   1.205   0   2.30   1.205   0   1.205													0	
Retail - Secured on real estate property   0													0	
RUSSIAN FEDERATION   Retail - Secured on real estate property - Of Which: SNE   0   0   0   0   0   0   0   0   0			1.596	36	1.299	1.216			1.530	42	1.301	1.205	0	
RUSSIAN FEDERATION   Retail - Source do may all estate property - Of Which: SNE   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			9	0	8	2			8	0	8	2	0	0
RUSSIAN FEDERATION   Retail - Secured on real estate property - Of Which: non-   Retail - Order Retail - Of Which: SME   1				0	6	1			5	0	5	1	0	0
Retail - Qualifying Revolving   2	DUCCIAN EEDEDATION			0	0	U		0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	RUSSIAN FEDERATION		6	0	6	1		0	5	0	5	1	0	0
Regall - Other Retail - Of Which: DRE			2	0	1 1	1		1 0	2	0	2	1	0	0
Retail - Other Retail - Of Which: non-SME         1         0         1         0         0         1         0         1         0			1	0	1	0		1 0	1	0	1		0	0
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0		0		1 0	0	0	1 ,		0	0
Securitisation Securitisation			1	0	1	0			1	0	1		0	0
			U	U	U	U	U	U	U	U	U	U	U	
		Other non credit-obligation assets												
Other non crear-congation assets IRB Total														1

							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 and	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure 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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1	0	0	0	0	0	1	0	0	0
	Corporates	366	14	245	154	0	4	328	14	229	162	0	4
	Corporates - Of Which: Specialised Lending	141	0	114	69	0	0	136	0	120	86	0	0
	Corporates - Of Which: SME	18	14	14	0	0	3	14	14	14	0	0	3
	Retail	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
POLAND	Retail - Secured on real estate property - Of Which: non-	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	1	0	1	0	0	0	1	0	1	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 expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	13	16	0	0
	Institutions Corporates	206	0	201	46	0	0	166 5.953	0	168 3.979	32	0	0
	Corporates - Of Which: Specialised Lending	5.615 1.093	173 28	3.654 1.001	2.923 710	0	107	1.099	150 33	1.036	3.124 726	0	98 12
	Corporates - Of Which: SME	1,778	69	1,275	1.047	0	42	1,867	37	1,346	1.087	0	28
	Retail	3,248	170	3,116	1,042	19	126	3,472	167	3,325	1.085	19	136
	Retail - Secured on real estate property	2,422	70	2,378	617	6	32	2,593	66	2,540	639	5	38
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-	2,422	70	2,378	617	6	32	2,593	66	2,540	639	5	38
	Retail - Qualifying Revolving	251	12	199	71	1	11	262	12	203	70	2	13
	Retail - Other Retail	575	87	540	353	13	82	616	88	582	376	12	85
	Retail - Other Retail - Of Which: SME	273	24	238	139	4	22	291	25	256	150	5	24
	Retail - Other Retail - Of Which: non-SME Equity	302	63	302	215	8	60	326	63	325	226	8	61
	Equity Securitisation	7	0	7	12	0	2	1	0	1	1	0	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 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	ure 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	6	0	6	1	0	0	6	0	6	1	0	0
	Institutions	97	0	113	43	0	0	101	0	117	29	0	0
	Corporates	5.545	349	3.919	2.734	0	191	5.761	290	4.187	2.962	0	148
	Corporates - Of Which: Specialised Lending	674	102	639	445 1.006	0	65	644	45	612	486	0	25 60
	Corporates - Of Which: SME Retail	1,784 3,742	91 123	1,261 3,578	860	0 40	67 65	1,958 3,985	82 127	1,435 3.817	1,107 774	39	68
	Retail - Secured on real estate property	2,795	123 87	3,578 2,794	525	40 30	27	3,985	90	3,817	450	39	28
	Retail - Secured on real estate property - Of Which: SME	2,795	0/	2,794	323	0	0	3,005	90	3,004	450	30	20
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-	2.795	87	2.794	525	30	27	3.005	90	3.004	450	30	28
SLOVANIA	Retail - Qualifying Revolving	232	9	161	43	30	8	234	90	160	38	2	8
	Retail - Other Retail	715	28	622	291	8	29	747	29	653	285	7	32
	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	715	28	622	291	8	29	747	29	653	285	7	32
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

LIKE I OCEI
(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 and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	40 112	0	40 97	38 72	0	0	33 193	0	33 89	32 68	0	0
	Corporates	3.897	748	2.852	1.909	0	546	3.925	688	2.611	1.818	ō	454
	Corporates - Of Which: Specialised Lending	183	35	181	136	0	14	217	34	209	195	0	13
	Corporates - Of Which: SME	1.140	298	921	789	0	225	1.000	238	764	628	0	145
	Retail	1.463	476	1.439	848	139	357	1.043	208	1.020	517	58	107
	Retail - Secured on real estate property	1,209	439	1,209	737	130	321	809	173	809	427	52	71
LILINICADY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	37 1.173	431	36 1.173	695	3 127	5 316	37 773	167	36 773	38 389	50 50	67
HUNGARY	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	1,1/3	431	1,173	32	12/	31b 4	96	167	//3 80	389 29	50	6/
	Retail - Other Retail	155	34	149	79	8	32	138	31	132	61	6	33
	Retail - Other Retail - Of Which: SME	49	3	45	18	1	2	49	2	45	56	1	2
	Retail - Other Retail - Of Which: non-SME	105	31	104	61	6	30	89	29	87	44	4	31
	Equity	0	0	0	0	ō	0	0	0	0	2	Ó	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	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	0	0	14	3	0	0	0	0	14	3	0	0
	Institutions	174	0	171	171	0	0	241	0	239	223	0	0
	Corporates	2.474	159	1.746	1.530	0	82	2.298	178	1.691	1.596	0	83
	Corporates - Of Which: Specialised Lending	508	9	490	340	0	,	496	50	493	309	0	12
	Corporates - Of Which: SME Retail	784	44 147	544	469 1.088	0 70	24 126	761 2.898	42 163	527	530	97	29
	Retail - Secured on real estate property	2,543 1.151	83	2,152 872	378	40	66	1,335	96	2,582 1.123	1,232 384	52	142 77
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	82	83 10	8/2	3/8 44	12	66	1.335	96	1.123	384	52	//
ROMANIA	Retail - Secured on real estate property - Of Which: non-	1.069	73	788	333	27	62	1.335	96	1.123	384	52	77
KOMANIA	Retail - Qualifying Revolving	590	10	478	141	4	9	584	6	481	116	2	15
	Retail - Other Retail	802	54	802	569	26	51	979	62	978	732	42	60
	Retail - Other Retail - Of Which: SME	84	15	84	79	15	11	184	22	183	140	30	13
	Retail - Other Retail - Of Which: non-SME	718	39	718	490	11	40	795	40	795	593	13	47
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <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	1	0	6	0	0	0	29	0	34	0	0	0
	Institutions	638	0	618	151	0	0	691	0	691	191	0	0
	Corporates	3.660	62	2.535	1.290	0	35	3.497	60	2.579	1.364	0	34
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	163 173	3	161 170	100	0	10	193 152	3	191 148		0	0
	Corporates - Of Which: SME Retail	1/3	9	1/0	106	0	10	152	0	148	114	0	1
	Retail - Secured on real estate property	3	1	3	2	0	1	3	1	3	2	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	4	0	0	0	0	1	-	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	4	1	0	1	0	1	4	1	,	1	0	0
GERMANT	Retail - Qualifying Revolving	i i	Ô	i	Ô	0	Ô	'n	o o	ó	i i	o o	ő
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	o o
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk 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	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure 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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	36	1	32	31	0	1	34	1	30	31	0	1
	Corporates	2.183	346	1.543	1.122	0	219	2.046	338	1.436	1.132	0	224
	Corporates - Of Which: Specialised Lending	46	15	44	20	0	13	48	14	44	22	0	13
	Corporates - Of Which: SME	744	204	515	333	0	113	732	186	506	325	0	108
	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
CD 0.1774	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	U	0	0	U	0	0	U	0	0	0	0	
	Retail - Other Retail - Of Which: SME	U	0	0	U	0	0	U	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	U	0	0	U	0	0	U	0	0	0	0	0
	Retail - Other Retail - Of Which: Horr-SME	2	0	2	4	0	0	2	0	2	4	0	0
	Securitisation	-	,	- L	7		Ů	Ĺ		-	7		, i
	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	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure 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
UKRAINE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retal Retal - Secured on real estate property Retal - Secured on real estate property - Of Which: SPE Retal - Secured on real estate property - Of Which: SPE Retal - Output Retal Retal - Other Retal - Of Which: SPE	0 2 404 0 45 3 1 0 1 1 1	0 0 113 0 6 0 0 0 0	0 0 361 0 38 3 1 0 1 1 1 1	0 1 128 0 1 1 1 0 0 0 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 50 0 4 0 0 0 0	0 0 462 0 43 3 1 0 1 1 1 1	0 0 204 0 4 0 0 0 0 0	0 0 418 0 39 3 1 0 1 1 1 1	0 0 196 0 0 1 0 0 0 1 0 0	0 0 0 0 0 0 0 0	0 96 0 3 0 0 0 0
	Equity Securitisation Other non credit-oblication assets	0	0	0	0	0	0	0	0	0	0	0	0
	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).

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(HIII EOK)		RECT LONG	NET DIRECT PO	OSITIONS (gross	exposures (long) ner counterpaties	net of cash short	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p		positions of sov	is a maturi	ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	n negative fair ie
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M[	Austria	43 314 294 142 628 977 278 <b>2,675</b>	1 0 1 3 34 60	43 314 294 142 628 977 278 <b>2,675</b>	0 103 54 109 115 51 0	0 147 181 5 4 542 207 <b>1,086</b>	0 0 12 22 54 9 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 25 50	0 0 0 0 0 -4 -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 0 173 366 0 0 539	0 0 0 -1 0 0
To - 3M	Belgium	5 2 88 6 14 0 0	0 0 0 0 0 0	5 2 88 6 14 0 0	0 0 53 0 0 0 0	5 0 14 0 8 0	0 0 0 22 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 4 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Bulgaria	64 57 32 153 51 38 0	0 0 0 0 0 0 10 0	64 57 32 153 51 38 0	0 0 0 0 0	0 42 1 2 25 7 0	1 14 10 5 6 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y  [3Y-5Y  [1OY-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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic	50 282 555 201 379 309 2	0 0 0 0 0 0 0 3 2	50 282 555 201 379 309 2	0 0 0 0 0	0 180 104 89 106 93 0	36 55 101 3 20 36	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
Total	Denmark	1,778 0 30 0 0 0 0	5 0 0 0 0 0 0	1,778 0 30 0 0 0 0	0 0 15 0 0 0 0	571 0 15 0 0 0 0	250 0 0 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
Total  [ 0 - 3M    [ 3M - 1Y    [ 1Y - 2Y    [ 2Y - 3Y    [ 3Y - 5Y    [ 5Y - 10Y    [ 10Y - more	Estonia	0 0 0 0 0 0 0	0 0 0 0 0 0	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 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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]	Finland	0 10 0 26 26 26 0	0 0 0 0 0	0 10 0 26 26 26	0 0 0 26 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
Total [ 0 - 3M [ 13M - 1Y   14M - 1Y   14M - 1Y   14M - 14M	France	63 102 1.205 358 52 144 11 0	0 0 0 0 0 0	63 102 1.205 358 52 144 11 0	26 17 20 76 26 41 0	10 84 962 130 0 26 11 0	0 0 155 50 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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

	(min EUR)							As of	31/12/2014						
	(IIIII EOK)	GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross o	exposures (long)	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATION	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	accounting value provisions) 1)	positions of sov	is a maturit	er counterpaties by 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	40 602 7 0 139 33 0	0 0 0 0 1 0	40 602 7 0 139 33 0	25 100 0 0 62 0 0	14 502 1 0 77 0 0 594	0 0 6 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 0	0 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	822 147 97 112 22 102 94 1	0 64 68 0 19 13	147 97 112 22 102 94 1	0 3 16 18 45 2 0	64 0 0 0 8 21 0	65 21 28 0 25 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 5 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	0 0 0 0 0
TO - 3M	Hungary	113 48 211 242 212 100 2 928	0 1 0 0 0 0 0 2 3	113 48 211 242 212 100 2 928	41 36 22 110 78 18 0	10 0 0 0 0 0 0	13 11 5 69 13 6 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 4 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Ireland	0 100 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 100 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	27 195 149 71 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 195 149 71 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 71 0 0 0	16 195 149 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 4 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	Latvia	0 0 0 1 3 4 0	0 0 0 0 0	0 0 0 1 3 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 1 1 3 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 - 3M [	Lithuania	0 0 0 2 0 2	0 0 0 0 0	0 0 0 2 0 2	0 0 0 0 0	0 0 0 0 0	0 0 0 2 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
Total  [ 0 - 3M [	Luxembourg	5 0 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value		OSITIONS (gross e		net of cash short 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)	, , , , , , , , , , , , , , , , , , , ,	is a maturit	ty matching)	J	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Netherlands	9 226 60 185 184 0	0 0 0 0 0 0	9 226 60 185 184 0 0	0 15 60 83 0 0	9 186 0 0 26 0 222	0 0 0 51 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [	Poland	2,389 19 21 7 232 277 0 2,946	0 0 1 1 2 2 0	2,389 19 21 7 232 277 0 <b>2,946</b>	0 0 5 0 160 0	0 2 8 0 3 6 0	0 5 7 6 7 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 - 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 - 3M [	Romania	42 385 199 59 126 81 71 <b>964</b>	5 0 2 6 11 35 42	42 385 199 59 126 81 71 <b>964</b>	0 0 0 0 0	18 354 177 17 81 6 29 683	1 1 2 0 1 2 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Slovakia	139 9 360 556 271 318 103 1,756	0 0 2 0 0 6 0	139 9 360 556 271 318 103 <b>1,756</b>	0 0 0 0 0	5 0 2 39 19 0 0	1 9 7 23 0 32 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 11 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 0 0 0	0 0 0 0 0
[ 0 - 3M [	Slovenia	35 56 20 18 9 8 0	1 0 0 0 6 3 0	35 56 20 18 9 8 0	16 51 20 15 0 0	1 0 0 3 2 5 0	5 4 0 0 2 0 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	20 180 0 0 0 0	0 0 0 0 0 0	20 180 0 0 0 0	0 0 0 0 0	0 0 0 0 0	20 130 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 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	Sweden	200 11 3 15 0 36 0 0	0 0 0 0 0 0	200 11 3 15 0 36 0 0	0 0 0 0 0 0	0 11 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 0 0 0 0	0 0 0 0 0 0	0 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)			desparikeri i lole				As of	31/12/2014						
	(MIN EUR)	GROSS DI	RECT LONG	NET DIRECT PO	DSITIONS (gross	exposures (long)	net of cash short		CT SOVEREIGN EXPO	SURES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	accounting value provisions) (1)	positions of sov	is a maturi	ner counterpaties ty matching) (1)	only where there	Derivatives with p	oositive fair value	Derivatives with	ı negative fair value	Derivatives with	positive fair value	Derivatives with val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	United Kingdom	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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] [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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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
TO - 3M	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
TO - 3M	Australia	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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	Canada	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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] [3Y-5V] [5Y-10Y] [10Y-more	Hong Kong	2 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Total   To - 3M     T 3M - 1Y     T 1Y - 2Y     T 2Y - 3Y     T 2Y - 3Y     T 3Y - 5Y     T 10Y     T 10Y - more	Japan	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 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.	0 19 8 45 0 0 0	0 0 0 0 0 0	0 19 8 45 0 0 0	0 0 0 45 0 0 0	0 11 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 0 0 0 0 0	0 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						
			RECT LONG accounting value				net of cash short 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) (1)		is a maturit	y matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	China	57 0 0 0 0 0	0 0 0 0 0	57 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 3M[	Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 Central and eastern Europe countries non EEA	168 279 185 69 92 107 16	0 10 4 1 4 25 16 <b>59</b>	168 279 185 69 92 107 16	0 0 0 0 0	0 7 6 2 9 32 0	14 33 53 34 38 40 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 4 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 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 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 [       [ 10Y - more       ]	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [ 14 - 2Y [ 12 - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 5Y - 10Y ] [10Y - more Total	Others	115 122 121 101 119 131 234 943	0 0 6 2 9 113 232 362	115 122 121 101 119 131 234	40 100 35 45 61 1 0	0 1 0 1 4 2	0 8 2 13 45 4 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 29 4 0 0	0 0 -11 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 basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereing) or sovereing redef risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the denomination and or accounting classification of the positions
the economic substance over the form must be used as a rother for the definition of the positions. The economic substance over the form must be used as a rother for the definition of the positions.



	(mln EUR)							As of	30/06/2015						
		GROSS DIF			OSITIONS (gross e		net of cash short 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		posicions of sov	is a maturit	y matching) 1)	omy where there	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with 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 [	Austria	355 11 384 23 949 834 463 <b>3,019</b>	0 0 0 2 1 32 60	355 11 384 23 949 834 463 <b>3,019</b>	213 0 347 0 162 16 0	38 0 0 0 0 567 392 <b>997</b>	0 0 0 0 11 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 25 0 50 75	0 0 0 0 -4 0 -16	0 0 0 0 0 0	0 0 0 0 0	0 161 268 155 0 0 0	0 0 -1 0 0 0
[ 0 - 3M [	Belgium	3 76 10 32 0 0	0 0 0 0 0	3 76 10 32 0 0	0 55 10 9 0 0	0 0 4 0 0 0	0 22 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 4 0 0 0 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	Bulgaria	43 52 43 169 28 40 0	0 0 0 0 3 8 0	43 52 43 169 28 40 0	18 25 4 12 13 18 0	0 0 0 11 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 - 3M [	Czech Republic	183 66 581 102 379 403 20 1,735	0 0 0 0 3 2	183 66 581 102 379 403 20 1,735	0 0 0 0 0 0	76 27 149 28 119 172 0	37 1 65 14 2 37 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 - 3M [	Denmark	0 31 0 0 0 0	0 0 0 0 0	0 31 0 0 0 0 0	0 15 0 0 0 0	0 15 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 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 0	0 0 0 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	Finland	11 0 26 22 26 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 0 26 22 26 0 0	0 0 0 26 22 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	France	293 952 300 137 117 11 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	293 952 300 137 117 11 0	10 102 129 66 12 11 0	257 709 0 0 0 0	0 130 70 25 15 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 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 of cash short 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)	positions of sov	is a maturit	ty matching)	omy where there	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Germany	10 8 30 128 49 49 0	0 0 0 0 1 0 0	10 8 30 128 49 49 274	0 0 0 128 10 0 138	9 8 0 0 0 0 0	0 0 30 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 - 3M [	Croatia	29 91 218 7 100 58 1	0 51 34 0 1 5	29 91 218 7 100 58 1	1 12 132 1 51 1 0	0 2 0 7 0 0	20 11 52 2 16 11 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 5 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
Total	Hungary	57 192 75 283 231 187 341 <b>1,366</b>	0 3 0 0 0 0 66 338 <b>407</b>	57 192 75 283 231 187 341 <b>1,366</b>	0 0 0 75 20 5 0	27 6 0 103 78 26 0	33 28 3 44 18 5 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 4 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total	Ireland	0 0 0 0 0 64 144 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 64 144 0	0 0 0 0 0 0	0 0 0 0 0 63 144 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Italy	6 180 298 65 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 180 298 65 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 100 73 50 0 0	0 0 226 15 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	0 0 4 2 0 0	0 0 0 0 0	0 0 4 2 0 0	0 0 0 0 0	0 0 0 0 0	0 0 4 2 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total	Lithuania	0 1 0 0 0 2	0 0 0 0 0 0	0 1 0 0 0 0 2 0	0 0 0 0 0 0	0 0 0 0 0 0	6 0 1 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
Total  [ 0 - 3M	Luxembourg	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	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



	(min EUR)							As of	30/06/2015						
		GROSS DII	RECT LONG		OSITIONS (gross e		net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p		,	is a maturit	ty matching)	,	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fail value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Netherlands	196 72 181 99 116 0 0	0 0 0 0 0	196 72 181 99 116 0	181 72 80 26 7 0	15 0 0 0 0 0 0	0 0 51 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [	Poland	5 33 7 85 353 491 0	1 0 0 1 2 2	5 33 7 85 353 491 0	0 5 4 0 122 8	0 11 0 23 223 70	2 7 3 0 6 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
Total [ 0 - 3M   [ 3M - 1Y   [ 11 - 2Y   [ 27 - 3Y   [ 37 - 5Y   [ 57 - 10Y   [ 10Y - more	Portugal	975 0 0 0 0 0	0 0 0 0 0	975 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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   [ 11 - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Romania	244 295 231 177 168 78 69	0 3 0 6 6 8 31 41	244 295 231 177 168 78 69	48 157 47 28 37 0	0 154 120 124 99 74 7 28	0 11 5 16 20 10 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
Total [ 0 - 3M [	Slovakia	1,261 11 343 697 0 378 233 83 1,747	94 0 0 2 0 0 0 6	1,261 11 343 697 0 378 233 83 1,747	0 0 0 112 0 0 0	0 0 71 0 14 0	9 1 8 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 9 12 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Total [ 0 - 3M [	Slovenia	38 88 8 18 1 8	8 1 0 0 3 1 2 0	38 88 8 18 1 0	112 24 76 5 14 0 5	85 0 0 0 1 1 0 0	20 0 12 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	21 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   [ 11 - 2Y   [ 27 - 3Y   [ 33 - 5Y   [ 52 - 10Y   [ 100 - more	Spain	25 412 0 150 0 0	8 0 0 0 0 0 0	25 412 0 150 0 0 0	0 0 0 0 0 0 0	1 0 262 0 150 0 0	25 100 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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   [ 11 - 2Y   [ 22 - 3Y   [ 33 - 5Y   [ 57 - 10Y   [ 10Y - more	Sweden	587 0 4 27 36 13 0	0 0 0 0 0	587 0 4 27 36 13 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	413 0 4 11 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 of ereign debt to oth	exposures (long) i	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)	,03,000	is a maturit	ty matching) (1)	,	Derivatives with p	oositive fair value	Derivatives with	n 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 [	United Kingdom	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 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 0 0 0
[ 0 - 3M [	Liechtenstein	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	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 - 3M [	Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Canada	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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] [3Y-5Y] [10Y-more	Hong Kong	2 0 0 0 0 0 0	0 0 0 0 0	2 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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.	0 10 61 3 71 67 0 0	0 0 0 0 0 0	0 10 61 3 71 67 0 0	0 0 46 0 0 27 0 0	0 14 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 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	5 (3) (on and off	balance sheet)					
		gross of provisi (1)		is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at 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	China	63 0 0 0 0 0 0	0 0 0 0 0 0	63 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 - 3M [	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 Central and eastern Europe countries non EEA	181 312 211 73 81 53 17	0 7 2 1 4 22 16 <b>51</b>	181 312 211 73 81 53 17	0 0 0 0 0	0 24 15 0 9 13 0	7 42 56 29 41 12 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 4 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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	103 123 66 120 87 206 173 878	0 0 5 1 8 168 173	103 123 66 120 87 206 173 878	31 27 55 1 51 0	14 2 1 13 5 13 0	1 2 5 63 22 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	0 0 0 0 0 0	0 0 0 0 0	0 0 0 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 18 0 0 0	0 -3 -8 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 value provisions <sup>4</sup>	ment, accumulated e due to credit risk and	Collaterals and	
		performing but past due >30	Of which nor	n-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	On non-performing	financial guarantees received on non- performing exposures	
		days and <=90 days		Of which: defaulted	exposures*	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>		
(mln EUR, %)  Debt securities (including at amortised cost and fair value)	20,373	623	57	57	-2	0	0	21,751	2	75	75	38	0	0	
Central banks	394	0	0	0	0	0	0	2,559	0	0	0	-1	0	0	
General governments	16,593	623	0	0	2	0	0	15,783	0	0	0	33	0	0	
Credit institutions	2,023	0	56	56	0	0	0	2,125	2	61	61	6	0	0	
Other financial corporations	844	0	0	0	-4	0	0	783	0	0	0	-1	0	0	
Non-financial corporations	519	0	1	1	0	0	0	502	0	14	14	1	0	0	
Loans and advances(including at amortised cost and fair value)	103,300	756	10,721	9,517	698	5,753	2,273	98,207	555	10,319	9,751	499	6,039	2,024	
Central banks	3,165	0	0	0	0	0	0	2,424	0	0	0	0	0	0	
General governments	1,477	5	0	0	3	0	0	1,278	0	4	4	4	0	4	
Credit institutions	13,428	0	137	136	1	114	12	10,861	5	133	133	0	118	8	
Other financial corporations	4,317	3	219	211	98	129	76	2,354	3	226	226	98	142	70	
Non-financial corporations	51,711	407	7,670	6,856	422	3,812	1,193	51,820	208	7,446	7,160	205	4,196	912	
Households	29,202	341	2,695	2,313	174	1,698	992	29,469	340	2,509	2,227	192	1,583	1,031	
DEBT INSTRUMENTS other than HFT	123,673	1,380	10,778	9,574	696	5,753	2,273	119,958	557	10,394	9,826	537	6,039	2,024	
OFF-BALANCE SHEET EXPOSURES	37,448		392	329	55	57	102	37,807		397	374	60	63	312	

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 forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial			
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	48	48	0	0	0	48	48	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	48	48	0	0	0	48	48	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)	5,941	4,520	1,690	1,656	1,469	6,303	4,423	2,004	1,947	1,405			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	1	0	0	0	0	1	0	0	0	0			
Credit institutions	1	1	0	0	0	0	0	0	0	0			
Other financial corporations	19	19	5	5	5	3	0	5	5	3			
Non-financial corporations	4,288	3,398	1,148	1,131	949	4,958	3,584	1,567	1,531	835			
Households	1,632	1,103	537	520	516	1,341	839	432	411	567			
DEBT INSTRUMENTS other than HFT	5,989	4,568	1,690	1,656	1,469	6,351	4,471	2,004	1,947	1,405			
Loan commitments given	145	97	2	1	5	102	42	5	4	109			

<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

	(min EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	7,855	7,685	LRCom {20}	
В	Total leverage ratio exposures	147,626	144,880	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	5.32%	5.30%	A/B	



### Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage l [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered 1				
Loans and advances	28,965	24,439	31,467	31,467				
of which: Other financial corporations	2,558	86	213	135				
of which: Non-financial corporations	10,464	5,862	11,331	8,900				
of which: Households	<i>15,764</i>	16,330	19,916	16,655				

<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.