

| Bank Name | Hellenic Bank Public Company Ltd |
|--------------|----------------------------------|
| LEI Code | CXUHEGU3MADZ2CEV7C11 |
| Country Code | CY |

Capital

| CRR / CRDIV DEFINITION OF CAPITAL | As of 31/12/2014 | As of 30/06/2015 | COREP CODE | REGULATION |
|--|------------------|---------------------|--|---|
| OWN FUNDS | 734 | 718 | CA1 {1} | Articles 4(118) and 72 of CRR |
| COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 539 | 537 | CA1 {1.1.1} | Article 50 of CRR |
| Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 590 | 595 | 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 | -307 | -308 | 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 | 33 | 33 | CA1 {1.1.1.3} | Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR |
| Other Reserves | 260 | 260 | CA1 {1.1.1.4} | Articles 4(117) and 26(1) point (e) of CRR |
| Funds for general banking risk | 0 | 0 | CA1 {1.1.1.5} | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR |
| Minority interest given recognition in CET1 capital | 0 | 0 | CA1 {1.1.1.7} | Article 84 of CRR |
| Adjustments to CET1 due to prudential filters | 0 | 0 | CA1 {1.1.1.9} | Articles 32 to 35 and 36 (1) point (I) of CRR |
| (-) Intangible assets (including Goodwill) | -20 | -21 | 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 | -52 | -53 | CA1 {1.1.1.12} | Articles 36(1) point (c) and 38 of CRR |
| (-) IRB shortfall of credit risk adjustments to expected losses | 0 | 0 | CA1 {1.1.1.13} | Articles 36(1) point (d), 40 and 159 of CRR |
| (-) Defined benefit pension fund assets | 0 | 0 | CA1 {1.1.1.14} | Articles 4(109), 36(1) point (e) and 41 of CRR |
| (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | CA1 {1.1.1.15} | Articles 4(122), 36(1) point (g) and 44 of CRR |
| (-) Excess deduction from AT1 items over AT1 Capital | 0 | 0 | CA1 {1.1.1.16} | Article 36(1) point (j) of CRR |
| (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | -1 | 0 | CA1 {1.1.1.17 to 1.1.1.21} | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(4) of CRR. |
| Of which: from securitisation positions (-) | -1 | 0 | CA1 {1.1.1.18} | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | CA1 {1.1.1.22} | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 0 | 0 | CA1 {1.1.1.23} | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR |
| (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | 0 | 0 | CA1 {1.1.1.24} | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR |
| (-) Amount exceding the 17.65% threshold | 0 | 0 | CA1 {1.1.1.25} | Article 470 of CRR |
| Other CET1 capital elements and deductions | 0 | 0 | CA1 {1.1.1.27} + CA1 {1.1.1.28} | • |
| Transitional adjustments | 36 | 30 | CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26} | |
| Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 0 | 0 | CA1 {1.1.1.6} | Articles 483(1) to (3), and 484 to 487 of CRR |
| Transitional adjustments due to additional minority interests (+/-) | 0 | 0 | CA1 {1.1.1.8} | Articles 479 and 480 of CRR |
| Other transitional adjustments to CET1 Capital (+/-) | 36 | 30 | 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) | 114 | 117 | CA1 {1.1.2} | Article 61 of CRR |
| Additional Tier 1 Capital instruments (including grandfathered amounts) | 130 | 130 | 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) | -16 | -12 | 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) | 653 | 654 | CA1 {1.1} | Article 25 of CRR |
| TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 81 | 64 | CA1 {1.2} | Article 71 of CRR |
| Tier 2 Capital instruments (including grandfathered amounts) | 20 | 15 | CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4} CA1 {1.2} - (CA1 {1.2.1} + | |
| Other Tier 2 Capital components and deductions (after transitional adjustments) | 61 | 49 | CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}) | |
| TOTAL RISK EXPOSURE AMOUNT | 4,027 | 3,974 | CA2 {1} | Articles 92(3), 95, 96 and 98 of CRR |
| Common Equity Tier 1 Capital ratio | 13.40% | 13.50% | CA3 {1} | • |
| Tier 1 Capital ratio | 16.23% | 16.45% | CA3 {3} | • |
| Total Capital ratio | 18.23% | 18.06% | CA3 {5} | |



Risk exposure amounts

| (mln EUR) | as of 31/12/2014 | as of 30/06/2015 |
|---|---------------------|---------------------|
| Risk exposure amounts for credit risk | 3,480 | 3,428 |
| Risk exposure amount for securitisation and re-securitisations in the banking book | 0 | 0 |
| Risk exposure amount for contributions to the default fund of a CCP | 0 | 0 |
| Risk exposure amount Other credit risk | 3,480 | 3,428 |
| Risk exposure amount for position, foreign exchange and commodities (Market risk) | 7 | 11 |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹ | 0 | 0 |
| Risk exposure amount for Credit Valuation Adjustment | 2 | 1 |
| Risk exposure amount for operational risk | 538 | 534 |
| Other risk exposure amounts | 0 | 0 |
| Total Risk Exposure Amount | 4,027 | 3,974 |

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



P&L

| (mln EUR) | As of 31/12/2014 | As of 30/06/2015 |
|--|------------------|------------------|
| Interest income | 288 | 110 |
| Of which debt securities income | 15 | 8 |
| Of which loans and advances income | 269 | 101 |
| Interest expenses | 84 | 37 |
| (Of which deposits expenses) | 77 | 35 |
| (Of which debt securities issued expenses) | 1 | 0 |
| (Expenses on share capital repayable on demand) | 0 | 0 |
| Dividend income | 4 | 7 |
| Net Fee and commission income | 60 | 29 |
| 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 | 0 | 4 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 2 | 1 |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net | 0 | 0 |
| Gains or (-) losses from hedge accounting, net | 0 | 0 |
| Exchange differences [gain or (-) loss], net | 15 | 4 |
| Net other operating income /(expenses) | 2 | 1 |
| TOTAL OPERATING INCOME, NET | 286 | 119 |
| (Administrative expenses) | 118 | 67 |
| (Depreciation) | 5 | 2 |
| (Provisions or (-) reversal of provisions) | 23 | 5 |
| (Commitments and guarantees given) | 22 | 2 |
| (Other provisions) | 1 | 4 |
| Of which pending legal issues and tax litigation ¹ | 1 | |
| Of which restructuring ¹ | 0 | |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | 281 | 46 |
| (Loans and receivables) | 282 | 45 |
| (Held to maturity investments, AFS assets and financial assets measured at cost) | -1 | 0 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | 9 | 0 |
| (of which Goodwill) | 0 | 0 |
| Negative goodwill recognised in profit or loss | 0 | 0 |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates | 0 | 0 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | 0 | 0 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | -150 | -1 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | -121 | 0 |
| Profit or (-) loss after tax from discontinued operations | 1 | 5 |
| PROFIT OR (-) LOSS FOR THE YEAR | -120 | 5 |
| Of which attributable to owners of the parent | -120 | 5 |

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



EBA Montes 2015 EU-wide Transparency Exercise Market Risk Hellenic Bank Public Company Ltd

| | Tielleriic Dark i | -ubiic Company Etc | | | | | | | | | | | | | | | | | | | | | |
|-----------------------------------|--------------------|--------------------|-----------------|---|--------------------------|--|---------------------------------------|-------------------|---|---------------------------|--------------------------------|-----------------|----------------------------------|---|--------------------------|---|--|--------------------------------|------|--------------------------|--------------------------------|-----------------|----------------------------------|
| | 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 | | | | | | |
| | | | VaR (Memoran | ndum item) | STRESSED VaR (M item) | | INCREM DEFAU MIGRATI CAPITAL | LT AND ON RISK | | PRICE RISKS CHARGE FOR | | | VaR (Memoran | dum item) | STRESSED VaR (M. item) | emorandum | INCREN DEFAUI MIGRATI CAPITAL | LT AND ON RISK | | RICE RISKS CHARGE FOR | | | |
| (4.510) | EXPOSURE AMOUNT | EXPOSURE E | POSURE 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 | | | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LASI | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT |
| (mln EUR) Traded Debt Instruments | - | 11 | () | 0 | (| 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Of which: General risk | | 11 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Of which: Specific risk | 2 | 2 | 0 | 0 | 0 | l o | | | | | | | l o | 0 | 0 | l ő | | | | | | | |
| Equities | í | ĺ | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Of which: General risk | 0 | ō | ō | ō | 0 | ō | | | | | | | o o | Ö | Ö | ō | | | | | | | |
| Of which: Specific risk | Ō | Ō | Ō | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Foreign exchange risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Total | 7 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| EBA BANKING AUTHORITY | Credit Risk - Standardised Approach | | | | | | | | |
|-----------------------|---|--------------------------------|--------------------------------|-------------------------|--|--------------------------------|--------------------------------|-------------------------|--|
| | Hellenic Bank Public Company Ltd | | | | Standardise | ed Approach | | | |
| | | | As of 31/12/2 | 1014 | | | As of 30/06/2 | 015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions |
| | Central governments or central banks | 2.921 | 2.976 | 5 | | 3.031 | 3.061 | 1 | |
| | Regional governments or local authorities Public sector entities | 2 | 1 | 0 | | 2 | 1 | 0 | |
| | | 100 | 100 | 0 | | 0 | 205 | 0 | |
| | Multilateral Development Banks International Organisations | 183 | 183 | 0 | | 205 27 | 205 27 | 0 | |
| | Institutions | 1166 | 1.196 | 267 | | 984 | 1.010 | 238 | |
| | Corporates | 1,166 857 | 1,196 | 267 484 | | 984 818 | 495 | 238 484 | |
| | of which: SME | 632 | 382 | 370 | | 611 | 372 | 361 | |
| | O WINCH: SME Retail | 657 | 430 | 300 | | 630 | 403 | 281 | |
| | of which: SME | 244 | 138 | 81 | | 235 | 129 | 76 | |
| Consolidated data | Secured by mortgages on immovable property | 912 | 905 | 526 | | 675 | 672 | 310 | |
| Corisonaatea aata | of which: SME | 507 | 502 | 368 | | 293 | 292 | 167 | |
| | Exposures in default | 1.883 | 978 | 1.111 | 882 | 1.956 | 1.041 | 1.202 | 893 |
| | Items associated with particularly high risk | 809 | 488 | 601 | *** | 988 | 638 | 747 | |
| | 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) | Ō | ō | 0 | | 0 | ō | ō | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | 1 | 1 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 304 | 304 | 185 | | 278 | 278 | 164 | |
| | O | 0.607 | 2000 | 2 400 | 4 4 4 4 4 | 0.500 | | 0.400 | 4.404 |

| | | | | | Standardise | d Approach | | | | |
|--------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|--|
| | | | As of 31/12/2 | 014 | | ı | As of 30/06/: | 2015 | 15 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | |
| | Central governments or central banks | 2,643 | 2,703 | 0 | | 2.754 | 2,783 | 0 | | |
| | Regional governments or local authorities | 2 | 1 | 0 | | 2 | 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 | 31 | 60 | 19 | | 54 | 81 | 39 | | |
| | Corporates | 819 | 477 | 465 | | 761 | 454 | 443 | | |
| | of which: SME | 615 | 381 | 368 | | 591 | 365 | 354 | | |
| | Retail | 608 | 387 | 268 | | 584 | 363 | 252 | | |
| | of which: SME | 243 | 137 | 80 | | 234 | 128 | 75 | | |
| CYPRUS | Secured by mortgages on immovable property | 863 | 856 | 500 | | 629 | 626 | 289 | | |
| | of which: SME | 491 | 486 | 353 | | 282 | 281 | 158 | | |
| | Exposures in default | 1,732 | 943 | 1,076 | 767 | 1,830 | 1,013 | 1,173 | 795 | |
| | Items associated with particularly high risk | 809 | 488 | 601 | | 988 | 638 | 747 | | |
| | 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 | 304 | 304 | 185 | | 278 | 278 | 164 | | |
| | Standardised Total ² | | | | 1,032 | | | | 1.087 | |

| | | | | | Standardise | d Approach | | | |
|---------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|--|
| | | | As of 31/12/2 | 014 | | As of 30/06/2015 | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| | Central governments or central banks | 163 | 163 | 0 | | 146 | 146 | 0 | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | l " | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 162 | 162 | 38 | | 150 | 150 | 35 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | ō | ō | ō | | 0 | ō | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| INITED STATES | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity Securitisation | U | 0 | | | U | 0 | U | |
| | Securitisation Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | Ů | _ | - | 0 | | - | - | 0 |

| | | | | | Standardise | ed Approach | | | |
|----------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | A | s of 31/12/2 | 014 | | ı | As of 30/06/: | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 35 | 30 | 0 | | 29 | 29 | 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 | |
| In | Institutions | 97 | 97 | 23 | | 80 | 80 | 16 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 18 | 17 | 12 | | 18 | 17 | 13 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| JNITED KINGDOM | Secured by mortgages on immovable property | 8 | 8 | 3 | | 8 | 8 | 3 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 55 | 14 | 14 | 40 | 57 | 10 | 11 | 47 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² revalue is reported before taking into account any effect due to credit conversion factors or credit re | | | | 40 | | | | 47 |

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

| | | | | | Standardise | ed Approach | | | |
|--------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | As of 31/12/2 | 014 | | ı | As of 30/06/: | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 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 | 183 | 183 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail of which: SME | 0 | 0 | 0 | | U | 0 | | |
| COOK ISLANDS | or which: SME Secured by mortgages on immovable property | 0 | 0 | 0 | | U | 0 | | |
| COOK ISLANDS | of which: SME | | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | l " | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | ň | 0 | 0 | 0 | 0 | 0 | , | |
| | Covered honds | ľ | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | l ő | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | Ĭ | l ő | ŏ | | 0 | ő | l ŏ | |
| | Equity | l ō | 0 | ō | | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

(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 | | | |
|---------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------|--------------------------------|-------------------------|---|
| | | ı | As of 31/12/2 | 2014 | | ı | As of 30/06/ | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 53 | 53 | 0 | | 62 | 62 | 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 | 117 | 117 | 25 | | 91 | 91 | 18 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 1 | 1 | 1 | | 1 | 1 | 1 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| GERMANY | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

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

2) Total value confidence and exposure value of conversions.

| (2) Total value adjustments and | 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 ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 134 | 134 | 27 | | 107 | 107 | 21 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| AUSTRALIA | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | 0 | | 0 | | 0 | | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | - 0 | |

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

| | | | | | Standardise | d Approach | | | |
|----------|--|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | ı | As of 31/12/ | 2014 | | į | As of 30/06/ | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 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 | 108 | 108 | 22 | | 74 | 74 | 15 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| CIVIEDEN | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| SWEDEN | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | U | U | 0 | 0 | U | U | 0 | 0 |
| | Items associated with particularly high risk Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | | 0 | 0 | 0 | | U | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | | 0 | 0 | 0 | | U | 0 | 0 | |
| | Equity Securitisation | 0 | | 1 0 | | 0 | | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures Standardised Total ² | U | 0 | U | 0 | U | 0 | U | 0 |

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

| | | | | | Standardise | ed Approach | | | |
|--------|--|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | s of 31/12/2 | 014 | | ı | s of 30/06/2 | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | | 0 | 0 | | 0 | .0 | . 0 | |
| | Institutions | 100 | 100 | 20 | | 91 | 91 | 18 | |
| | Corporates of which: SME | 0 | 0 | 0 | | U | 0 | | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | , | |
| CANADA | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | ı ö | |
| CANADA | of which: SME | 0 | 0 | 0 | | 0 | 0 | ň | |
| | Exposures in default | ő | ő | ő | 0 | 0 | ő | ŏ | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² Incurs value is constelled before taking into account any effect due to credit conversion factors or credit to | | | | 0 | | | | 0 |

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

| | | | | | Standardise | d Approach | | | |
|-------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | , | As of 31/12/2 | 014 | | ı | As of 30/06/2 | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 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 | 100 | 100 | 20 | | 62 | 62 | 16 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

Standardised Total*

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

| | | | | | Standardise | d Approach | | | |
|-------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | s of 31/12/2 | 014 | | ı | As of 30/06/2 | 2015 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 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 | 1 | 1 | 1 | | 0 | 0 | 0 | |
| | Corporates | 1 | 0 | 0 | | 5 | 4 | 4 | |
| | of which: SME | 1 | 0 | 0 | | 5 | 4 | 4 | |
| | Retail | 4 | 3 | 2 | | 4 | 3 | 2 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| REECE | Secured by mortgages on immovable property | 20 | 20 | 16 | | 13 | 13 | 10 | |
| | of which: SME | 15 | 15 | 14 | | 9 | 9 | 9 | |
| | Exposures in default | 58 | 9 | 9 | 50 | 33 | 8 | 8 | 25 |
| | 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 | |

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



Credit Risk - IRB Approach

| | Credit RISK - 1RB Approach | | | | | | | | | | | | |
|-------------------|--|----------|------------------------|--------------------------------|------------|------------------------|----------------------|------------|------------------------|--------------------------------|------------|------------------------|----------------------|
| | Hellenic Bank Public Company Ltd | | | | | | IRB App | roach | | | | | |
| | | | | As of 3 | /12/2014 | | | | | As of 30 | /06/2015 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments | Original I | Exposure ¹ | Exposure Value ¹ | 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 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Institutions | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Corporates | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Corporates - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Secured on real estate property | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Qualifying Revolving | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Other Retail | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Equity | | | | 0 | | | | | | 0 | | |
| | Securitisation | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Other non credit-obligation assets | | | | 0 | | | | | | 0 | | |
| | IRB Total | | | | 0 | | | | | | 0 | | |

⁽II) 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

| | (mln EUR) | | | | | | | As of | 31/12/2014 | | | | | | |
|---|------------------|---|---|---|--|---|--|---|---|---|---|---|---|---|---|
| | | GROSS DI | RECT LONG accounting value | NET DIRECT PO | OSITIONS (gross of the contract of the contrac | 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) | | is a maturi | ty matching) (1) | , | Derivatives with p | ositive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives with valu | |
| Residual Maturity | Country / Region | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&ioss) banking book | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| Austria | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 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 | 0 0 0 0 0 11 0 0 | 0 | 0 0 0 0 0 11 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 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 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 | 9 0 0 0 0 | 0 0 0 0 0 0 | 9 0 0 0 0 0 | 9 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 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 | 9 5 30 110 28 145 0 | 0 0 0 0 1 1 2 | 9 5 30 109 27 144 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 |
| TO - 3M | Denmark | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| TO - 3M | Estonia | 0 | 0 | 0 | 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 0 |
| Total To - 3M GM - 1Y TY - 2Y TY - 3Y TSY - 10Y TOTAL | Finland | 0 | 0 | 0 | 0 | 0 0 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 | 0 | 0 | 0 | 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 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 DI | RECT LONG accounting value | NET DIRECT PO | DSITIONS (gross of the contract of the contrac | 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 | 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 valu | 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 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 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 1 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 - 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 |
| TO - 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 - 3M [| Ireland | 0 | 0 | 0 | 0 | 0 0 0 0 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 | 0 | 0 | 0 | 0 | 0 | 0 0 0 0 0 0 | 0 0 0 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 | 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 - 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 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 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 |

Sovereign Exposure

| | | | | nk Public Comp | | | | As of | 31/12/2014 | | | | | | |
|---|------------------|---|---|----------------------------|--|---|--|----------------------------|---|---|----------------------------|---|----------------------------|----------------------------|---|
| | (min EUR) | EXPOSURES (| RECT LONG | NET DIRECT P | OSITIONS (gross of vereign debt to other | her counterpaties | net of cash short only where there | | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | (3) (on and off | balance sheet) |
| | | | provisions) (1) | | | ty matching) (1) | | Derivatives with p | oositive fair value | Derivatives with | negative fair value | Derivatives with | oositive 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 | 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 |
| Total [0 - 3M [10 - 3M [13 M - 17 [17 - 27 [17 - 27 [137 - 57 [157 - 107 [1107 - more Total | Netherlands | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 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 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y | 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 - 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 |
| To - 3M | 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 |
| 10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more | 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 |

Sovereign Exposure

| | (mln EUR) | | | | | | | As of | 31/12/2014 | | | | | | |
|---|------------------|---|---|--|--|---|--|----------------------------|---|---|---|---|---|---|---|
| | (HIIII EOK) | GROSS DI | RECT LONG accounting value | NET DIRECT PO | DSITIONS (gross of the contract of the contrac | 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 | 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 valu | 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 | 30 0 5 0 0 0 | 0 0 5 0 0 0 | 30 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 |
| Total [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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | 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 |
| T 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 - 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 |
| Total [0-3M[[3M-1Y[[1Y-2Y[[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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Hong Kong | 0 | 0 | 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 | 0 | 0 0 0 0 0 0 |
| T 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 |
| Total | U.S. | 37 103 223 0 0 0 | 0 0 0 0 0 0 | 0 37 103 23 0 0 0 0 | 0 37 103 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 0 0 0 0 | 0 0 0 0 0 | 0 |



Sovereign Exposure

Hellenic Bank Public Company Ltd

| | (mln EUR) | | | | | | | As of | 31/12/2014 | | | | | | |
|--|---|---|---|----------------------------|--|---|--|----------------------------|---|---|----------------------------|---|---|---|---|
| | (min EUK) | | RECT LONG | NET DIRECT P | OSITIONS (gross e vereign debt to oth | exposures (long) er counterpaties | net of cash short only where there | | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | EREIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | gross of p | provisions) | | | y matching) 1) | | Derivatives with | 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 fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) |
| [0 - 3M [| China | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 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] [10Y-more Total | 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Other advanced economies non EEA | 0 0 6 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Other Central and eastern Europe countries 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | 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 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Latin America and the Caribbean | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 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 [| 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Others | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 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 | | | | | | |
|---|------------------|---|---|--------------------------------------|--|---|--|---|---|---|----------------------------|---|---|---|----------------------------|
| | | | IRECT LONG (accounting value | | OSITIONS (gross e vereign debt to oth | | | DIRE | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | (3) (on and off | balance sheet) |
| | | gross of | provisions) | | is a maturit | y matching) 1) | , | Derivatives with p | positive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives with valu | 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 [| Austria | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 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 | 0 0 0 0 0 34 0 0 | 0 0 0 0 0 0 | 0 0 0 0 34 0 0 | 0 0 0 0 34 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 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 - 3M [| Cyprus | 0 30 138 0 85 92 0 | 0 0 0 0 2 1 0 | 0 30 138 0 84 91 0 | 0 29 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 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 |
| 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 - 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 |
| Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more | Finland | 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 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[13Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y[10Y-more Total | France | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 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 | | | | | | |
|---|------------------|---|---|---|---|---|--|---|---|---|----------------------------|---|---|---|---|
| | | | IRECT LONG (accounting value | NET DIRECT PO | OSITIONS (gross e | exposures (long) | net of cash short only where there | DIREC | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | (3) (on and off | balance sheet) |
| | | gross of | provisions) (1) | positions of soci | 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 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Germany | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 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 | Croatia | 0 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 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 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 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | 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 |
| Total [0 - 3M [19] [3M - 19 [19] [11 - 29 [| Ireland | 0 0 0 0 0 0 | 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 | 0 0 0 0 0 0 | 0 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 | Italy | 0 | 0 | 0 | 0 | 0 | 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 | Latvia | 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 0 0 0 0 0 | 0 | 0 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 | 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 |



| (min EUR) | | As of 30/06/2015 | | | | | | | | | | | | | |
|---|------------------|--|---------------------------------|---|---|---|--|----------------------------|---|---|----------------------------|----------------------------|---|---|---|
| | | GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash short EXPOSURES (accounting value positions of sovereign debt to other counterpaties only where there | | | | | | DIRE | CT SOVEREIGN EXPO | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | | | |
| | | gross of provisions) (1) | | is a maturity matching) (1) | | | Derivatives with 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 [| 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 0 0 |
| [0 - 3M [| Netherlands | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 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 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 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 | 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 |
| To - 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 - 3M] [0 - 3M] [3M - 1Y] [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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | 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 - 3M [| 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 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 [33 - 5Y [10Y - more | 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 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |



| | (min EUR) | | | | | | | As of 30/06/2015 | | | | | | | | |
|--|------------------|---|---|--|-----------------------------------|---|--|---|---|----------------------------|----------------------------|---|---|---|----------------------------|--|
| | | | IRECT LONG (accounting value | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties 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 maturity matching) (1) | | | Derivatives with positive fair value | | Derivatives with | ı negative fair value | Derivatives with | positive fair value | Derivatives with val | | | |
| Residual Maturity | Country / Region | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Notional value | Fäir-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 29 0 0 0 0 0 | 0 0 0 0 0 | 0 29 0 0 0 0 0 | 0 29 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | |
| [0 - 3M [| Iceland | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 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 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「 「2Y - 3Y 「 [3Y - 5Y [[5Y - 10Y []10Y - more Total | 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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [15Y - 10Y [10Y - more | 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Hong Kong | 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 | 0 0 0 0 0 | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [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 | |
| Total [0 - 3M | u.s. | 0 63 83 0 0 0 0 | 0 | 0 63 83 0 0 0 0 | 0 63 83 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 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 | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | S (3) (on and off | balance sheet) | |
| | | gross of provisions) (1) | | is a maturity matching) (1) | | | Derivatives with positive fair value | | Derivatives with negative fair value | | Derivatives with | positive fair value | Derivatives with negative fair value | | | |
| Residual Maturity | Country / Region | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at 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 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 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 0 0 | 0 0 0 0 0 | |
| [0 - 3M [| Other advanced economies non EEA | 0 0 6 0 0 | 0 0 0 0 0 | 0 0 6 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 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 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 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 [| 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 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [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 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 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 - 3M [] 3M - 1Y [] 17 - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total | Others | 0 | 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 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 value provisions ⁴ | ment, accumulated e due to credit risk and | Collaterals and |
| | | Of which performing but past due >30 | Of which non-performing ¹ | | On performing exposures ² | On non-performing exposures ³ | financial guarantees received on non- performing exposures | | Of which performing but past due >30 | Of which non-performing ¹ | | On performing exposures ² | On non-performing exposures ³ | financial guarantees received on non- performing exposures |
| | | days and <=90 days | | Of which: defaulted | exposures- | exposures | | | days and <=90 days | | Of which: defaulted | exposures* | exposures | |
| (mln EUR, %) Debt securities (including at amortised cost and fair value) | 771 | 0 | 10 | 0 | 0 | 0 | 0 | 879 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central banks | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | _ | | | - | | _ | | | | _ | | | | |
| General governments | 544 | 0 | 0 | 0 | 0 | 0 | 0 | 559 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 211 | 0 | 10 | 0 | 0 | 0 | 0 | 215 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 105 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans and advances(including at amortised cost and fair value) | 7,646 | 150 | 2,494 | 2,454 | 50 | 1,134 | 461 | 7,489 | 78 | 2,639 | 2,639 | 41 | 1,168 | 458 |
| Central banks | 2,121 | 0 | 0 | 0 | 0 | 0 | 0 | 2,232 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 1,120 | 0 | 0 | 0 | 0 | 0 | 0 | 896 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 94 | 4 | 36 | 4 | 1 | 14 | 9 | 100 | 1 | 45 | 45 | 1 | 17 | 10 |
| Non-financial corporations | 2,870 | 60 | 1,775 | 1,768 | 31 | 779 | 237 | 2,829 | 22 | 1,837 | 1,837 | 25 | 788 | 236 |
| Households | 1,438 | 86 | 683 | 683 | 19 | 340 | 215 | 1,429 | 55 | 756 | 756 | 14 | 362 | 212 |
| DEBT INSTRUMENTS other than HFT | 8,417 | 150 | 2,504 | 2,454 | 50 | 1,134 | 461 | 8,368 | 78 | 2,639 | 2,639 | 41 | 1,168 | 458 |
| OFF-BALANCE SHEET EXPOSURES | 739 | | 13 | 11 | 21 | 1 | 16 | 723 | | 97 | 7 | 6 | 18 | 0 |

For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Forborne Exposures

| | | | As of 31/12/2014 | | | As of 30/06/2015 | | | | | | |
|---|--|---|---|--|--|---|---|---|-----|--------------------------|--|--|
| | Gross carrying amount of exposures with forbearance measures | | provisions for exposures with forbearance measures | | Collateral and financial | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial | | |
| (min EUR, %) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | guarantees received on exposures with forbearance measures | | Of which non- performing exposures with forbearance measures | Of which on non- performing exposures with forbearance measures | | exposures with | | |
| Debt securities (including at amortised cost and fair value) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans and advances (including at amortised cost and fair value) | 1,417 | 892 | 328 | 316 | 149 | 1,390 | 960 | 340 | 331 | 250 | | |
| 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 | 57 | 19 | 7 | 6 | 7 | 65 | 29 | 10 | 9 | 21 | | |
| Non-financial corporations | 1,104 | 738 | 282 | 275 | 91 | 1,091 | 760 | 293 | 287 | 149 | | |
| Households | 255 | 135 | 39 | 35 | 50 | 235 | 171 | 37 | 35 | 80 | | |
| DEBT INSTRUMENTS other than HFT | 1,417 | 892 | 328 | 316 | 149 | 1,390 | 960 | 340 | 331 | 250 | | |
| Loan commitments given | 12 | 6 | 1 | 0 | 6 | 8 | 6 | 0 | 0 | 0 | | |

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30



Leverage ratio

| | (min EUR, %) | As of 31/12/2014 | As of 30/06/2015 | Disclosure Template Code | REGULATION |
|---|--------------------------------|------------------|---------------------|-----------------------------|---|
| A | Tier 1 capital | 619 | 622 | LRCom {20} | |
| В | Total leverage ratio exposures | 8,035 | 7,837 | LRCom {21} | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| С | Leverage ratio | 7.70% | 7.94% | A/B | |



Information on collaterals: Mortgage loans

| | As of 31/12 | 2/2014 | As of 30/06 | 5/2015 | | | |
|--|---|--|--|---|--|--|--|
| | 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 ¹ | Carrying amount | Maximum amount of the collateral that can be considered 1 | | | |
| Loans and advances | 1,196 | 1,034 | 1,133 | 982 | | | |
| of which: Other financial corporations | 11 | 10 | 8 | 7 | | | |
| of which: Non-financial corporations | <i>557</i> | 448 | 541 | 435 | | | |
| of which: Households | 628 | 577 | 584 | 540 | | | |

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.