

Bank Name	Aareal Bank AG					
LEI Code	EZKODONU5TYHW4PP1R34					
Country Code	DE					

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	3,691	3,906	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,024	2,212	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	899	899	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	1,180	1,404	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	-69	-53	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (I) 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	-12	-31	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-10	-8	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	-24	-12	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-71	-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	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-17	-15	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	148	68	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 (+/-)	148	68	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)	601	579	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	638	596	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)	-36	-16	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)	2,625	2,792	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,066	1,114	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	1,094	1,126	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)	-28	-12	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	15,492	17,717	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	13.06%	12.49%	CA3 {1}	-
Tier 1 Capital ratio	16.94%	15.76%	CA3 {3}	-
Total Capital ratio	23.82%	22.04%	CA3 {5}	•



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	13,689	15,624
Risk exposure amount for securitisation and re-securitisations in the banking book	119	92
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	13,570	15,531
Risk exposure amount for position, foreign exchange and commodities (Market risk)	168	178
of which: Risk exposure amount for securitisation and re-securitisations in the trading book 1	0	0
Risk exposure amount for Credit Valuation Adjustment	329	341
Risk exposure amount for operational risk	1,307	1,575
Other risk exposure amounts	0	0
Total Risk Exposure Amount	15,492	17,717

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



Aareal Bank AG

As of As of (mln EUR) 31/12/2014 30/06/2015 Interest income 1,820 898 Of which debt securities income 300 134 527 Of which loans and advances income 1,045 Interest expenses 1.135 531 (Of which deposits expenses) 529 240 187 82 (Of which debt securities issued expenses) (Expenses on share capital repayable on demand) 0 0 Dividend income 2 1 Net Fee and commission income 9 5 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 20 4 Gains or (-) losses on financial assets and liabilities held for trading, net 13 7 0 Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net 0 Gains or (-) losses from hedge accounting, net 5 8 -9 -10 Exchange differences [gain or (-) loss], net 28 17 Net other operating income /(expenses) TOTAL OPERATING INCOME, NET 754 399 (Administrative expenses) 253 178 17 (Depreciation) 6 59 (Provisions or (-) reversal of provisions) 25 5 -3 (Commitments and guarantees given) 54 28 (Other provisions) Of which pending legal issues and tax litigation¹ 14 Of which restructuring¹ 0 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) 140 56 (Loans and receivables) 141 50 (Held to maturity investments, AFS assets and financial assets measured at cost) -1 6 (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 0 -10 (of which Goodwill) 0 0 Negative goodwill recognised in profit or loss 153 154 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 439 298 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 318 256

0

318

301

0

256

247

PROFIT OR (-) LOSS FOR THE YEAR

Profit or (-) loss after tax from discontinued operations

Of which attributable to owners of the parent

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



2015 EU-wide Transparency Exercise Market Risk Aareal Bank AG

	Aarea	I Bank AG																					
	S	A					M										IM						
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015										
	Var (Memorandum item) STRESSED Var (Memorandum Ditem) item) CAF		DEFAU MIGRATI	INCREMENTAL DEFAULT AND ALL PRICE RISKS CAPITAL MIGRATION RISK CHARGE FOR CTP CAPITAL CHARGE		VaR (Memorandum item) STRESSED VaR (Men item)		emorandum	INCREMENTAL ndum DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP												
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	EXPOSURE	IRE EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavq)	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
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0							
Of which: General risk	ő	0	ő	ő	Ö	ő							ŏ	ő	ő	ő							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Equities	0	0	0	0	0	0							0	0	0	0							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	168	178	0	0	0	0							0	0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	168	178	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	



Credit Risk - Standardised Approach

	Credit Risk - Standardised Approach								
	Aareal Bank AG				Standardise	ed Approach			
			As of 31/12/2	014			s of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	4.865	5.409	15		4.429	4.961	14	
1	Regional governments or local authorities	3,745	3,717	520		4,404	4,540	647	
	Public sector entities	1,815	1,776	5		1,903	1,865	21	
	Multilateral Development Banks	333	333	0		307	307	0	
	International Organisations	568	568	0		515	515	0	
	Institutions	434	393	86		755	635	281	
	Corporates	1,194	693	651		877	389	380	
	of which: SME	147	74	72		181	78	70	
	Retail of which: SME	25	18	13		77	70	53	
Canaalidakad daka	of which: SME Secured by mortgages on immovable property	1 2 255	1 2 254	0		1 3,178	1	1.268	
Consolidated data	of which: SME	2,366 77	2,351 77	1,064 35		3,178	3,168 262	1,268	
	or which: SME Exposures in default	91	64	35 85	15	263 103	262 80	99	9
	Items associated with particularly high risk	91	04	0.5	15	103	00	99	9
	Covered bonds	0	0	0		238	238	24	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		230	230	0	
	Collective investments undertakings (CIU)	4	4	4		4	4	4	
	Equity	i	1 1	l i					
	Securitisation	113	113	99		106	106	72	
	Other exposures	18	18	18		0	0	0	
	Standardised Total	15,573	15,459	2,562	29	16,897	16,880	2,863	10

⁽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 31/12/2014					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	480	566	0		642	726	0	
	Regional governments or local authorities	3,246	3,218	511		3,943	4,079	631	
	Public sector entities	1,711	1,709	5		1,825	1,823	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	334	294	64		633	520	229	
	Corporates	617	439	438		448	296	294	
	of which: SME	144	71	70		118	41	39	
	Retail	23	16	12		74	68	51	
	of which: SME	1	1	0		1	1	0	
GERMANY	Secured by mortgages on immovable property	2,287	2,272	1,024		2,813	2,803	1,108	
	of which: SME	57	56	26		211	211	89	
	Exposures in default	74	48	65	7	92	71	88	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		238	238	24	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		0	0	0	
	Securitisation								
	Other exposures	18	18	18		0	0	0	
	Standardised Total ²				20				8

Standardised Total

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

		Standardised Approach										
			s of 31/12/2	014			s of 30/06/2	015				
		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	1.971	1.971	0		1.455	1.455	0				
	Regional governments or local authorities	13	13	3		11	11	2				
	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	9	9	9		5	5	5				
	of which: SME	1	1	1		1	1	1				
	Retail	2	2	1		1	1	1				
	of which: SME	0	0	0		0	0	0				
ITALY	Secured by mortgages on immovable property	4	4	2		6	6	3				
	of which: SME	3	3	1		5	5	2				
	Exposures in default	4	4	5	0	2	1	2	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	- 0		0	0	0				
	Securitisation	0		0					4			
	Other exposures Standardised Total ²	0	0	0	0	0	0	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			
		A	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	0	
	Institutions	1	1	0		1	1	0	
	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	
JNITED 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)	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 ure value, is reported before taking into account any effect due to credit conversion factors or credit re				0				0

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(1) Original exposure, unilise Exposure veste, is reported before taking into account any effect due to credit convention factors or credit risk militigation techniques (e.g. substitution effects).

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

					Standardise	ed Approach			
		ı	As of 31/12/2	014		į	As of 30/06/2015		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	590	590	0		553	553	0	
	Regional governments or local authorities	7	7	1		5	5	1	
	Public sector entities	67	67	0		31	31	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	5	2		21	21	10	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0		0	0	0	
FRANCE	or Which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
FRANCE	of which: SME	4	7	2		3	3	1	
	Exposures in default	4	-	0	0	3	3	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	,	
	Covered bonds	ŏ	0	0		o o	0	0	
	Claims on institutions and corporates with a ST credit assessment	o o	0	0		0	0	0	
	Collective investments undertakings (CIU)	ŏ	l ő	ŏ		ő	ő	l ŏ	
	Equity	0	l o	ō		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Exempted 10-61

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

[2] Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

(2) 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 30/06/2	015	
	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	179	179	0		183	183	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2	2	1		72	72	35	
Corporates	29	21	21		2	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	
UNITED KINGDOM 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	0	0	4
Other exposures	U	U	U		U	U	U	
Standardised Total ²				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)

(2) Total value adjustments and p	rovisions 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	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	47	47	47		24	24	24	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUVEMBOURG	of which: SME	0	0	0		0	0	0	
LUXEMBOURG	Secured by mortgages on immovable property	5	5	3		200	200	87	
	of which: SME	2	2	1 0	0	2	2	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
		U	0	0		U	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
		4	0	4		4	0	4	
	Equity Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
1	Other exposures	U	- 0	U		U	- 0	U	

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

					Standardise	ed Approach			
		,	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	33	0		0	32	0	
	Regional governments or local authorities	379	379	0		348	348	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	20	20	20		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CDATAL	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
		0	0			0		0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	"		0		0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	-	0			0	-	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²		-	-		0	-	-	0

Standardised Total

(1) drighal expasse, 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			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	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	21	21	21 0		18	18	18	
	or which: SME Retail	0	0	0		U	0	0	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	2	3	1		30	30	11	
INLTITIEREANDS	of which: SME	2	2	1		30	30	1	
	Exposures in default	4	4	6	0	4	4	ŝ	0
	Items associated with particularly high risk	0	0	0	-	0	o o	0	_
	Covered bonds	ō	ō	ō		0	ō	ō	
	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

(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	ed Approach			
			As of 31/12/2	2014		į	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	964	1,278	0		924	1,233	0	
	Regional governments or local authorities	38	38	0		36	36	0	
	Public sector entities	0	0	0		11	11	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		6	9	4	
	Corporates	431	116	77		309	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	
AUSTRIA	Secured by mortgages on immovable property	54	54	27		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			
			ls of 31/12/2	2014		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	1	1	0		1	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	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	
/EDEN	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*

(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)

EBA 2015 EU-wide Transparency Exercise

Consolidated data

Credit Risk - IRB Approach												
Aareal Bank AG						IRB Ap	proach					
			As of 31/	12/2014					As of 30/	06/2015		
	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	5.710	0	5.518	660	0	0	5.154	0	4.968	569	0	1
	28.491	1.400	27.987	8.665	2.544	361	33.712	1.625	33.032	10.403	2.836	568
orates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
orates - Of Which: SME	17,001	1,084	16,868	5,903	1,900	295	17,514	1,107	17,386	6,080	2,102	372
	0	0	0	0	0	0	0	0	0	0	0	0
ail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
ail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
all - Other Petail	n	0	0	0	0	0	0	n n	0	0	0	0

								IRB Ap	proach					
					As of 31/	12/2014					As of 30/	06/2015		
			Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		2,588	0	2,503	197	0	0	2,213	0	2,130	257	0	0
	Corpor		3.028	138	2.583	622	116	3	5.007	204	4.421	1.472	255	79
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	1.786	108	1.653	355	107	3	1.688	104	1.561	320	86	34
	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
CEDMANN		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	U	0	0	0	0	0	0	0	0	0	0	0
GERMANY		Retail - Secured on real estate property - Or Which: Hon-	U	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	U	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	U	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	I 0	0	0	0	0			0	0	0
	Equity	Retail - Other Retail - Of Willell, Horr-Sine	224	0	224	829	0	0	227	0	227	839		ů
	Securit	isation	227	-	227	029		Ů	ZEI	Ů	ZZI	039		· ·
		ion credit-obligation assets												
	IRB To													

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	.0	0	.0	0	0	0
	Institutions	81	0	81	12	0	0	80	0	80	11	0	0
	Corporates	3,135	773	3,132	3,529	1,858	8	3,242	785	3,217	3,509	1,759	279
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2.222	551	2.221	2.629	1.418	8	2.240	559	2.240	2.633	1.390	207
	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
TTALV	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0		0	0		0
	Equity	0	0	0	0	0	0	0		0	15		0
	Securitisation	3	U		9		U	4	U	-4	15	U	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	140	0	140	16	0	0	139	0	139	21	0	0
	Corporates	4,888	0	4,833	521	0	0	5,400	0	5,354	653	0	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,620	0	2,620	366	0	0	2,472	0	2,472	315	0	3
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	442	0	442	35	0	0	488	0	488	36	0	0
	Corporates Corporates - Of Which: Specialised Lending	3.090	94	3.090	399	1 0	0	3.401	121	3.401	506	33	22
	Corporates - Of Which: SME	1.578	94	1.578	253	0	0	1.734	94	1.734	234	0	15
	Retail	1,576	94	1,5/6	253	0	0	1,/34	94	1,/34	234	1	15
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	ů
	Retail - Secured on real estate property - Of Which: SME	0	0	o o	0	0	0	0	0	o o	0	0	ň
FRANCE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
TIONICE	Retail - Qualifying Revolving	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	15	0	15	54	0	0	15	0	15	54	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 ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1.160	0	1.160	78	0	0	1.000	0	1.000	69	0	0
	Corporates	1.440	0	1.440	115	0	0	1.586	0	1.586	108	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,038	0	1,038	89	0	0	1,124	0	1,124	78	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	13	0	13	49	0	0	13	0	13	49	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 ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,912	0	1,912	214	0	0	2,289	0	2,289	216	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	879	0	879	77	0	0	798	0	798	75	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	5	0	5	17	0	0	4	0	4	13		- 0
	Securitisation										1		
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	516	0	483	158	0	0	417	0	385	94	0	0
	Corporates Corporates - Of Which: Specialised Lending	1.053	79	1.053	458	56 0	0	1.445	134	1.436	750	198	67
	Corporates - Of Which: SME	750	44	750	415	55	0	871	99	871	501	197	48
	Retail	/50	-44	/30	415	0	0	0/1	99	0/1	501	197	40
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	o o	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-	0	ō	ō	0	0	ō	0	ō	ō	0	0	ō
5.712.1	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	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 ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	160	0	160	13	0	0	155	0	155	12	0	0
	Corporates	1.616	0	1.616	299	0	0	1.929	7	1.929	395	10	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	648	U	648	139	0	0	1,003	U	1,003	270	0	3
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
INL ITIERDAINDS	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	ő	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	ō	ō	0	0	ō	ō	ō	ō	ō	0	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	46	0	46	169	0	0	18	0	18	68	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 ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	67	0	67	1	0	0	68	0	68	0	0	0
	Corporates	83	0	83	10	0	0	244	0	244	61	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	83	0	83	10	0	0	157	0	157	1	0	0
	Retail - Secured on real estate property	U	0	0	U	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Qualifying Revolving	0	0	0	0	0	0	0	,	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	o o	0	0	ő	0	ı ŏ	ň	0	0	, o
	Retail - Other Retail - Of Which: non-SME	Ö	ŏ	ő	ő	ő	ő	ő	ŏ	ŏ	ő	ő	ŏ
	Equity	ō	ō	ō	0	0	ō	ō	ō	ō	0	ō	ō
	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 ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7	0	7	2	0	0	29	0	29	11	0	0
	Corporates	1,269	27	1,269	144	25	0	1,107	28	1,107	105	28	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	868	27	868	89	0 25	0	836	28	836	79	28	0
	Retail	000	27	000	09	0	0	0.00	20	030	/9	20	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	o o	0	0	0	0	0	0	0	0	ň
SWEDEN	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
51125211	Retail - Qualifying Revolving	0	ō	ō	0	ō	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	22	0	22	81	0	0	22	0	22	81	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

Sovereign Exposure

			710	dreat ballk AG											
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PO	ereign debt to oth	er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			provisions) (1)			ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with 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	26 35 200 55 673 989	13 55 600 668	26 35 200 55 673 989	26 22 200 73 321	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Cyprus	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	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Denmark														
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
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[France	64 133 145 89 229	3 1 1 31	64 133 145 89 229	61 133 144 88 198			0		-		v	J	-	
Total	1	660	36	660	624	0	0	0	0	0	0	0	1 0	0	0

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
	(GROSS DI EXPOSURES (RECT LONG accounting value	NET DIRECT PO	ereign debt to oth	exposures (long) : 1er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			provisions) (1)			ty matching) (1)		Derivatives with p	ositive 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 [Germany	110 75 176 205 1,415 1,575 1,316 4,872	37 64 104 51 198 377 846 1,677	110 75 176 205 1,415 1,575 1,316 4,872	73 11 72 129 1,192 1,198 470 3,145	0	0	414	70 70	93	-70 -70	0	0	0	0
[0 - 3M [Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M 13M - 1Y 14 - 1Y 14 - 1Y 17 - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hungary	0	0	0	0	0	0	0	0	0	0	65 65	0	0	0
TO - 3M	Ireland		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	Italy	0 63 21 29 511 1.320 1,944	13 105 1.160 1,278	63 21 29 511 1,320 1,944	50 21 29 406 160 666	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Latvia														
Total [0 - 3M [Lithuania	29	29	29	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [3M - 1Y [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y]]]]] Total	Luxembourg	29	29	29	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DII EXPOSURES (a		NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit 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 [Maita	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 - 3M [Poland	26 23 146	26 23 100	26 23 146											
Total [0 - 3M [Portugal	195 55 88 37	30 37	195 55 88	55 58	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Romania	180	67	143	113	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Spain	26 122 29 169 33	122 29 169 33	26 122 29 169 33	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M [Sweden	379	353	379	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) per counterpaties	net of cash short 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 p	provisions)		is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fail value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y []0Y - more Total	United Kingdom	174 174	0	174 174	174 174	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Norway	-	-												-
Total [0 - 3M [Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1 Y - 2Y[[2 Y - 3Y] [3Y - 5Y[[5Y - 10Y[[10Y - more	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	263 263	263 263	263 263	0	0	0	0	0	0	0	0	0	0	0
Total	U.S.	263	263	263	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

Aareal Bank AG

	(mln EUR)							As of	31/12/2014						
	(min Edit)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	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	orovisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [Other advanced economies non EEA														
Total [0 - 3M] [3M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Middle East	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	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[3Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Africa	0	0	0	0			0	0	0	0	0	0	0	
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



	(mln EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	y matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
sidual 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 [Austria	26 4 41 51 203 15 631	0 0 13 0 39 15 562 629	26 4 41 51 203 15 631 971	26 4 28 29 164 0 69	0	0	0	0	0	0	0	0	0	0
Total Tota	Belgium	9	9	9	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	Bulgaria	9		9										0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [10Y - more Total	Cyprus		0	0	0		0	0	0	0	0	0		-	0
0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [0Y - more	Czech Republic	0			_	0	0	0	0	0	0		0	0	0
Total 1 - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [Y - 10Y [Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [3M - 1Y [17 - 2Y [17 - 3Y [18 - 5Y [1	Estonia			0	0					0	0	0		0	
Total 0 - 3M [37 - 3M [17 - 2Y [27 - 3Y [37 - 5Y [37 - 10Y [07 - more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	France	2 129 31 114 278 31	0 2 0 0 1 0 31	0 2 129 31 114 278 31	0 0 129 31 113 278 0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		EXPOSURES (RECT LONG accounting value		ereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			orovisions) 1)		is a maturit (y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Germany	44 175 201 311 1,756 1,517 1,829 5,833	44 99 79 61 225 400 1,363 2,271	44 175 201 311 1,756 1,517 1,829 5,833	0 65 85 74 1,397 1,112 467 3,200	0	0	2.186 2,186	338	1.043	-337 -337	0	0	0	0
[0 - 3M [Croatia	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	Greece														J
Total	Hungary	0	0	0	0	0	0	0	0	0	0	65	1	0	0
Total [0 - 3M	Ireland	0	0	0	0	0	0	0	0	0	0	65	1	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 5Y [[10Y - more Total	Italy	93 116 1.247 1,467	93 12 1,209	93 116 1.247 1,467	0 0 0 104 154 258	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	0	0	0	0	0	0	0	0
Total [0 - 3M	Lithuania	28	28	28	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Luxembourg	28	28	28	0	0	0	0	0	0	0	0	0	0	0
Γ10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



Residual Maturity (Country / Region	gross of p	ccounting value		ereign debt to oth is a maturit		net of cash short	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance she <u>et)</u>
Residual Maturity (Country / Region	gross of p	rovisions)		is a maturit		only where there				(-)	INDINECT DOVE			
Residual Maturity (Country / Region					y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Maita	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [Netherlands	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	Poland	25 22 142	25 22 97	25 22 142	0 0 0				,						
Total T 0 - 3M T 3M - 1 Y T 1Y - 2 Y T 2Y - 3 Y [3Y - 5 Y [3Y - 10 Y 10 Y - more	Portugal	189 56 86	0 30	56 86	56 56	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Romania	178	36 66	36 178	0 112	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y [5Y-10Y[Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110Y - more Total	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110Y - more Total	Spain	122 28 167 32	122 28 167 32	122 28 167 32	0 0 0	0	0	0	0	0	0	0	0	0	0
Total f 0 - 3Mf f 3M - 1Yf f 1Y - 2Yf f 2Y - 3Yf f 3Y - 5Yf f 5Y - 10Yf f 10Y - more Total	Sweden	349	349	32 349	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		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	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	183 183	0	183 183	183 183	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0		0	0
Total [0 - 3M [Norway										-		0		
Total [0 - 3M	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y [5Y - 10Y Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Japan	270 270	270 270	270 270	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M [u.s.	270	270	270	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value		OSITIONS (gross e ereign debt to oth			DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (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 value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China			_								_			
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Switzerland	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	Other advanced economies non EEA		0				0		0	0	0		0	0	0
Total [0 - 3M [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Latin America and the Caribbean	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
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Others	U	J	0	V	v	U	0	0	0	0	v	v	U	U
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



Information on performing and non-performing exposures

	As of 31/12/2014							As of 30/06/2015						
	Gross carrying amount				rment, accumulated te due to credit risk and			Gross carrying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴				
		Of which performing but past due >30	Of which nor	n-performing ¹	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which no	n-performing ¹	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures
		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days Of which: defaulted		exposures ²	exposures ³		
(min EUR, %)				deradited							deradited			
Debt securities (including at amortised cost and fair value)	11,961	0	0	0	1	0	0	11,747	0	17	17	1	6	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,658	0	0	0	0	0	0	8,367	0	17	17	0	6	0
Credit institutions	2,489	0	0	0	0	0	0	2,651	0	0	0	1	0	0
Other financial corporations	502	0	0	0	0	0	0	422	0	0	0	0	0	0
Non-financial corporations	312	0	0	0	0	0	0	307	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	33,879	2	1,440	1,432	152	330	561	39,853	3	1,562	1,562	119	419	604
Central banks	184	0	0	0	0	0	0	184	0	0	0	0	0	0
General governments	1,604	0	0	0	0	0	0	2,218	0	0	0	1	0	0
Credit institutions	3,142	0	0	0	1	0	0	2,666	0	0	0	1	0	0
Other financial corporations	911	0	21	21	3	3	8	1,926	0	32	32	9	3	8
Non-financial corporations	27,761	2	1,395	1,388	145	324	536	30,813	1	1,508	1,508	97	415	582
Households	278	0	24	24	2	3	17	2,046	2	21	21	11	2	13
DEBT INSTRUMENTS other than HFT	45,841	2	1,440	1,432	153	330	561	51,600	3	1,578	1,578	121	425	604
OFF-BALANCE SHEET EXPOSURES	1,598		112	112	18	0	0	1,646		95	95	15	0	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

I			As of 31/12/2014			As of 30/06/2015					
		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		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	guarantees received on exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	561	488	143	128	199	604	533	155	139	192	
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	21	21	3	3	8	32	32	3	3	8	
Non-financial corporations	541	467	140	124	191	571	500	152	136	184	
Households	0	0	0	0	0	1	1	0	0	0	
DEBT INSTRUMENTS other than HFT	561	488	143	128	199	604	533	155	139	192	
Loan commitments given	20	12	0	0	0	21	14	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

(mln EUR, %)		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	2,625	2,792	LRCom {20}	
В	Total leverage ratio exposures	49,170	54,902	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	5.34%	5.09%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015				
	Mortgage I [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]				
(min EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹			
Loans and advances	26,176	22,843	31,260	27,590			
of which: Other financial corporations	897	783	1,789	1,573			
of which: Non-financial corporations	25,054	21,841	27,566	24,252			
of which: Households	226	219	1,904	1,766			

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.