

Bank Name	BNP Paribas SA
LEI Code	R0MUWSFPU8MPRO8K5P83
Country Code	FR

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	77,168	81,622	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	64,470	67,855	CA1 {1.1.1}	Artide 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,810	26,873	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	47,870	50,376	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	5,651	6,259	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	365	363	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	1,256	1,345	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-2,516	-2,091	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-13,760	-14,193	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	-1,232	-1,100	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-738	-853	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-44	-151	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 (b) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	•
Transitional adjustments	808	1,027	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 (+/-)	1,644	1,192	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-836	-165	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,908	6,053	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	7,023	6,859	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)	-1,115	-806	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)	70,378	73,908	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,790	7,713	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	8,295	9,477	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)	-1,505	-1,764	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	614,450	629,585	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	10.49%	10.78%	CA3 {1}	-
Tier 1 Capital ratio	11.45%	11.74%	CA3 {3}	
Total Capital ratio	12.56%	12.96%	CA3 {5}	



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	534,634	542,228
Risk exposure amount for securitisation and re-securitisations in the banking book	13,988	14,813
Risk exposure amount for contributions to the default fund of a CCP	592	673
Risk exposure amount Other credit risk	520,055	526,743
Risk exposure amount for position, foreign exchange and commodities (Market risk)	20,357	24,050
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	1,611	1,818
Risk exposure amount for Credit Valuation Adjustment	2,800	3,543
Risk exposure amount for operational risk	54,433	57,397
Other risk exposure amounts	2,225	2,366
Total Risk Exposure Amount	614,450	629,585

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



(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	36,469	20,491
Of which debt securities income	4,045	2,100
Of which loans and advances income	26,781	13,669
Interest expenses	16,100	9,377
(Of which deposits expenses)	7,585	3,711
(Of which debt securities issued expenses)	3,021	1,299
(Expenses on share capital repayable on demand)	0	0
Dividend income	2,176	1,624
Net Fee and commission income	10,369	5,470
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	1,293	1,082
Gains or (-) losses on financial assets and liabilities held for trading, net	987	2,931
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	554	34
Gains or (-) losses from hedge accounting, net	34	52
Exchange differences [gain or (-) loss], net	633	-1,217
Net other operating income /(expenses)	1,462	786
TOTAL OPERATING INCOME, NET	37,876	21,876
(Administrative expenses)	24,045	13,728
(Depreciation)	1,526	795
(Provisions or (-) reversal of provisions)	695	-419
(Commitments and guarantees given)	-5	-8
(Other provisions)	700	-411
Of which pending legal issues and tax litigation ¹	530	
Of which restructuring ¹	23	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	9,851	1,971
(Loans and receivables)	9,826	1,938
(Held to maturity investments, AFS assets and financial assets measured at cost)	25	33
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	374	-7
(of which Goodwill)	357	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	953	549
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	2,338	6,357
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	497	4,383
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	497	4,383
Of which attributable to owners of the parent	157	4,203

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



EBA RADITATION 2015 EU-wide Transparency Exercise Market Risk BNP Paribas SA

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	As of 31/12/2014	As of 30/06/2015					/12/2014						As of 30/06/2015									
	TOTAL RISK TOTAL RIS		VaR (Memoran	ndum item)	STRESSED VaR (M. item)		INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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)			LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	770	1,117	305	74	899	222							386	110	928	235						
Of which: General risk	96	169	245	58	626	156							386 305	87	695	184						
Of which: Specific risk	674	948	184	47	640	157							228	66	607	146						
Equities	0	7	221	49	232	52							259	69	324	108						
Of which: General risk	0	3	153	21	623	187							250	59	1,571	384						
Of which: Specific risk	0	3	155	40	674	171							226	53	1,711	479						
Foreign exchange risk	1,246	1,257	141	48	269	110							255	40	385	51						
Commodities risk	0	0	118	31	274	52							110	23	175	35						
Total	2,016	2,381	417	111	717	204	258	253	58	65	75	18,341	557	141	777	198	330	302	55	67	70	21,670



Credit Risk - Standardised Approach

AUTHORITY	Credit Risk - Standardised Approach								
	BNP Paribas SA				Standardise	ed Approach			
			As of 31/12/2	1014			As of 30/06/	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	50.375	55.531	16.672		40.251	45.200	16.423	
i	Regional governments or local authorities	3,233	2,588	558		3,955	3,365	717	
	Public sector entities	13,544	12,235	3,185		15,088	13,952	3,057	
	Multilateral Development Banks	19	19	0		20	20	0	
	International Organisations	1,144	1,144	0		832	832	0	
	Institutions	65,933	66,764	7,567		82,587	83,596	7,682	
	Corporates	157,633	134,023	92,792		161,612	138,625	89,272	
	of which: SME	15,789	13,834	12,600		16,382	14,346	12,719	
	Retail	112,732	88,605	63,103		113,704	88,443	62,445	
	of which: SME	19,559	18,220	10,581		30,662	27,664	16,891	
Consolidated data	Secured by mortgages on immovable property	65,754	60,188	24,408		79,457	71,334	30,469	
	of which: SME	4,313	4,256	2,174		9,206	7,986	4,059	
	Exposures in default	22,705	10,332	11,240	12,041	23,090	10,623	11,701	12,206
	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	
I	Collective investments undertakings (CIU)	2,629	1,132	894		2,886	1,457	701	
I	Equity	5,906	3,542	7,992		5,896	3,932	8,995	
I	Securitisation	971	947	557		653	633	509	
	Other exposures	26.669	26.669	20.292		24.888	24.888	18.988	
L	Standardised Total	529,245	463,719	249,261	14,617	554,920	486,899	250,960	14,847

(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	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	4,674	4,674	624		4.054	4.119	67	
	Regional governments or local authorities	135	119	24		163	148	30	
	Public sector entities	285	267	37		211	199	19	
	Multilateral Development Banks	8	8	0		9	9	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,372	6,119	1,004		6,175	7,908	1,312	
	Corporates	29,317	27,267	16,346		32,308	30,574	16,101	
	of which: SME	1.739	1.595	1.457		1.403	1.255	1.133	
	Retail	27,761	16,233	11,481		28,281	16,044	11,341	
	of which: SME	4.520	4.077	2.371		6.152	5.121	3.148	
FRANCE	Secured by mortgages on immovable property	14,356	14,046	6,083		14,150	13,678	5,926	
	of which: SME	1.453	1.420	805		1.264	1.143	604	
	Exposures in default	3,713	1,721	1,887	0	4,103	1,770	1,943	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)	2,525	1,028	859		2,769	1,340	584	
	Equity	3,116	1,320	2,747		2,799	1,340	2,845	
	Securitisation								
	Other exposures	11,089	11,089	6,625		10,660	10,660	6,231	
	Standardised Total ²				2,598				2,506

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

		Standardised 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 and provisions ²		
	Central governments or central banks	22.093	22.094	1,520		10.565	10.573	1,597			
	Regional governments or local authorities	312	245	49		959	752	157			
	Public sector entities	9,281	9,134	639		10,929	10,921	604			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	12,360	12,324	440		19,419	19,410	549			
	Corporates	40,260	32,603	31,868		44,979	37,467	31,134			
	of which: SME	3,903	3,713	3,074		3,762	3,520	2,924			
	Retail	20,884	16,865	12,649		20,954	17,091	12,819			
	of which: SME	0	0	0		1	1	0			
UNITED STATES	Secured by mortgages on immovable property	9,615	9,594	3,931		17,114	15,943	7,314			
	of which: SME	55	54	29		100	97	55			
	Exposures in default	323	216	286	0	341	235	298	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	69	58	145		69	64	160			
	Securitisation										
	Other exposures	1,298	1,298	1,401		1,323	1,323	1,400			
	Standardised Total ²				461				484		

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(i) Original exposure, unlike Exposure velocite is imported before taking into account any effect due to credit convension factors or credit risk milligation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counte

					Standardise	d Approach			
		,	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 Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	5,533	5,535	4,628		5,478	5,478	4,353	
	Regional governments or local authorities	410	409	17		386	386	19	
	Public sector entities	253	253	3		375	375	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	61	61	0		59	59	0	
	Institutions	2,915	2,877	1,426		2,878	2,875	1,439	
	Corporates	3,017	2,977	604		2,382	2,350	640	
	of which: SME	102	81	70		106	85	74	
	Retail	1,981	1,150	856		2,091	1,225	910	
	of which: SME	54	52	32		428	396	288	
BELGIUM	Secured by mortgages on immovable property	48	48	17		44	44	16	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	199	143	181	0	203	145	183	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	745	390	698		700	402	711	
	Securitisation								
	Other exposures	3,203	3,203	3,069		2,325	2,325	2,192	
	Standardised Total ²				220				237

(1) Original exposure, unlike Exposure while, is prodeted before taking into account any effect due to credit convention 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				
			s 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	3.901	4.017	3.550		3.769	3.833	3.577		
	Regional governments or local authorities	2,158	1,598	320		2,139	1,776	355		
	Public sector entities	3.630	2.488	2.486		3.541	2.425	2.425		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	2,143	1,993	822		3,398	3,260	725		
	Corporates	10.466	10.110	9.270		10.938	10.578	9.282		
	of which: SME	2,087	1,913	1,733		2,350	2,159	1,953		
	Retail	25,579	22,042	15,445		27,206	23,479	16,490		
*****	of which: SME	6,530	6,173	3,543		6,970	6,593	3,825		
ITALY	Secured by mortgages on immovable property	22,242	22,141	8,494		21,525	21,426	8,190		
	of which: SME	2,799	2,777	1,338		2,819	2,798	1,340		
	Exposures in default	13,034	5,938	6,315	0	12,799	5,734	6,079	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)	23	20	0 50		12	9	24		
	Equity Securitisation	23	20	50		12	9	24		
	Securitisation Other exposures	3,958	3.958	3,599		3,850	3.850	3.510		
		3,938	3,330	2,399	7.426	3,830	3,030	3,510	7,560	
	Standardised Total ²				7,426				/,560	

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

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

				Standardise	d Approach			
		As of 31/12/2	1014			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	232	232	181		1.653	1.653	247	
Regional governments or local authorities	15	15	3		25	25	5	
Public sector entities	20	19	4		13	13	3	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	15,684	15,676	378		16,584	16,630	507	
Corporates	23,725	23,283	2.137		20,135	19,752	1.879	
of which: SME	628	626	603		640	640	611	
Retail	1.894	1.894	1.143		2.148	2.147	1.296	
of which: SME	1,879	1,879	1,132		2,135	2,135	1,286	
UNITED KINGDOM Secured by mortgages on immovable property	128	128	52		315	302	109	
of which: SME	0	0	0		0	0	0	
Exposures in default	59	38	49	0	66	39	57	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		o o	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	169	127	317		198	152	380	
Securitisation								
Other exposures	1,494	1,494	1,108		1,828	1,828	1,382	
Standardised Total ²				96				100

Stationardised 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 p	provisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
		,	As of 31/12/2	014		į	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	250	251	72		1,670	1,670	52	
	Regional governments or local authorities	43	43	7		63	63	13	
	Public sector entities	59	59	9		17	17	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13.457	13.429	754		17.204	17.182	827	
	Corporates	2,076	2,062	1,532		3,027	3,003	1,824	
	of which: SME	114	113	97		194	194	163	
	Retail	4,236	4,088	2,749		4,759	4,380	2,968	
	of which: SME	1.819	1.819	1.047		2.472	2.471	1.536	
GERMANY	Secured by mortgages on immovable property	22	22	8		22	22	14	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	200	103	126	0	215	113	139	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	10	10	24		8	8	21	
	Securitisation								
	Other exposures	403	403	307		401	401	309	

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

		As of 31/12/2014 As of 30/06/2015												
		ı	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	1.189	1.189	304		1,222	1.222	313						
	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	2,231	2,220	132		2,764	2,758	124						
	Corporates	2,168	2,168	20		2,791	2,791	21						
	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						
Japan	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 Securitisation	0	0	0		0	0	0						
		434	434	227		19	19	19						
	Other exposures Standardised Total ²	434	434	227		19	19	19	0					

Standardised Idal

Jidjala 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	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	62	5.133	18		114	4.997	22	
	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	312	296	94		295	286	82	
	Corporates	1.023	1.018	982		1.134	1.132	1.090	
	of which: SME	137	137	137		183	182	182	
	Retail	1,186	1,186	889		940	940	705	
NETHERI ANDC	of which: SME	3 9,644	3 4.590	2.103		939 9,359	939 4.496	704 2.043	
NETHERLANDS	Secured by mortgages on immovable property of which: SME	9,644				9,359		2,043	
	Exposures in default	75	0 28	0 30	0	U 77	0 35	37	0
	Items associated with particularly high risk	/3	0	0	U	"	33	3/	U
	Covered bonds	l "	0	l ő		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	Ĭ	0	ı ö		0		ľ	
	Collective investments undertakings (CIU)	ň	0	l ő		0	0	ı ö	
	Equity	54	54	135		44	41	103	
	Securitisation	31	J	-33				103	
	Other exposures	232	232	156		247	247	170	
	Standardised Total ²				33				29

(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	d Approach			
		ı	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	4,599	4,599	1,569		4,450	4,450	2,406	
	Regional governments or local authorities	136	135	135		131	129	129	
	Public sector entities	0	0	0		1	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,653	1,461	1,136		1,334	1,167	580	
	Corporates	11,006	8,887	8,768		8,944	7,696	7,148	
	of which: SME	4,276	3,639	3,639		4,301	3,660	3,301	
	Retail	13,288	11,493	8,620		11,487	9,905	6,601	
	of which: SME	6	6	5		6,089	5,243	3,104	
TURKEY	Secured by mortgages on immovable property	1,125	1,125	394		6,045	5,039	2,548	
	of which: SME	0	0	0		4,456	3,453	1,811	
	Exposures in default	518	145	149	0	460	400	586	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	637	637	577		576	576	530	
	Standardised Total ²				490				476

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	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	93	93	90		99	99	90	
	Regional governments or local authorities	0	0	0		5	5	1	
	Public sector entities	5	5	1		0	0	0	
	Multilateral Development Banks	11	11	0		11	11	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	179	150	33		181	158	34	
	Corporates	508	487	464		485	473	473	
	of which: SME	9	9	9		0	0	0	
	Retail	46	46	34		48	47	35	
	of which: SME	37	37	28		46	46	35	
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	27	1	1	0	28	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)	90	90	22		100	100	100	
	Equity	176	46	85		171	49	87	
	Securitisation								
	Other exposures	641	641	585		715	715	705	
	n				126				120

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

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

	BNP Paribas SA						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	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	246.390	76	245.301	4.437	60	144	240.559	95	239.423	5.001	24	139
	Institutions	105.486	545	100.288	17.148	16	402	115.268	615	106.708	17.078	5	348
	Corporates Corporates - Of Which: Specialised Lending	495.780 46.782	17.724 1.277	382.850 38.220	168.812 12.480	6.623 218	10.011	516.386 46.587	17.567 1.864	401.878 38.751	171.436 12.482	6.054 213	10.424 942
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	27,354	4,903	24,925	12,480	4.308	2.254	46,587 35,770	5,318	38,751	17,482	4,447	2,559
	Corporates - Or Which: SME Retail	27,354	4,903 8.035	195.195	35,500	4,308	2,254 4,669	208,440	7,671	201,400	37,301	3,508	4,463
	Retail - Secured on real estate property	115,522	1.898	115.069	12.641	1.710	4,009	121.651	1,784	121,122	13,509	1,254	4,463
	Retail - Secured on real estate property - Of Which: SME		322	8,618	1.385	279	67	9,774	278	9,303	2.465	185	87
Consolidated data	Retail - Secured on real estate property - Of Which: non-	106,482	1.576	106,451	11.257	1.431	384	111,877	1.506	111.819	11.043	1.068	373
Corisonaatea aata	Retail - Qualifying Revolving	23,280	1,599	15,941	5.410	595	1.268	23,445	1.519	17,497	5.461	456	1.107
	Retail - Other Retail	64,787	4.538	64.185	17,448	2.399	2.950	63.344	4.368	62.781	18.332	1.798	2.897
	Retail - Other Retail - Of Which: SME	21.808	1.843	21.060	5,886	1.522	1.014	20,803	1.814	20.030	5,497	1.111	1.019
	Retail - Other Retail - Of Which: non-SME	42,979	2,696	43.125	11.562	876	1.936	42.542	2.554	42,751	12.834	686	1.878
	Equity	16.794	0	13.408	45.326	0		16.269	0	13.517	45.341	0	
	Securitisation	21.960	1	21.801	13.430		173	21.981		21.796	14.304		158
	Other non credit-obligation assets				129						134		
	IRB Total				284,782						290,596		

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure 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
	Central banks and central governments	35,155	0	35,084	215	0	1	41,192	0	41,173	221	0	0
	Institutions	21,516	1	20,429	2,587	0	73	21,441	5	20,151	2,319	0	26
	Corporates	98.400	2.089	74.549	42.812	152	1.563	101.780	2.178	76.049	41.466	161	1.514
	Corporates - Of Which: Specialised Lending	4.327	83	3.306	1.729	6	45	4.192	139	3.159	1.641	1	46
	Corporates - Of Which: SME	3.286	22	3.187	1.592	0	17	6.612	143	6.003	4.173	40	54
	Retail	117.549	5.440	113.671	19.407	4.536	3.089	117.981	5.326	115.816	20.222	3.343	3.024
	Retail - Secured on real estate property	61,476	715	61,423	5,735	1,562	216	66,128	721	66,052	5,864	1,104	228
FRANCE	Retail - Secured on real estate property - Of Which: SME	2,054	1	2,054	574	260	3	2,728	0	2,728	894	170	4
FRANCE	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	59,422 14.677	714	59,370 10.279	5,161 2,908	1,302 595	213 836	63,400	721 1.094	63,323	4,970 3.103	934 456	223 707
	Retail - Qualifying Revolving Retail - Other Retail		1.157			2.378		14.335 37.519		38.145		1,783	
	Retail - Other Retail - Of Which: SME	41.396	3.567 1.738	41.969	10.765		2.037		3.511		11.255		2.090
	Retail - Other Retail - Of Which: non-SME	15.418 25.978	1.738	15.349 26.621	4.620 6.145	1.515 862	928 1.109	14.320 23.199	1.722 1.789	14.247 23.899	4.214 7.041	1.106 678	932 1.158
		25,978 11.764	1,630	9,286	30.951	862	1,109	11.182	1,789	9,208	30.402	6/8	1,158
	Equity Securitisation	11,/64	0	9,286	30,951	0	1,096	11,182	0	9,208	30,402	-	1,082
	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 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
	Central banks and central governments	48.411	0	48.410	46	0	2	30.735	0	30.734	35	0	1
	Institutions	10,753	70	9,540	1,110	0	22	12,234	191	9,855	1,098	0	25
	Corporates	65,080	1,236	44,486	17,778	76	712	71,979	1,106	49,956	18,366	17	764
	Corporates - Of Which: Specialised Lending	4,828	120	3,655	1,219	19	71	4,046	196	3,211	966	2	77
	Corporates - Of Which: SME	385	52	351	94	1	20	450	56	408	119	0	27
	Retail	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME		0	3	1	0	0	3	0	3	1	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	612	0	389	1.088	0	44	606	0	450	1.238	0	69
	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	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(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	23.842	0	23.760	67	0	2	20.393	0	20.305	62	0	2
	Institutions	8.805	26	8.263	1.019	0	10	10.855	19	9.714	1.547	0	9
	Corporates	53,688	2,011	39,931	16,241	219	1,041	53,134	1,942	39,397	16,293	198	968
	Corporates - Of Which: Specialised Lending	3,508	0	2,191	587	0	1	5,330	21	3,434	1,141	20	1
	Corporates - Of Which: SME	8,382	827	7,443	2,557	126	403	9,848	799	8,565	2,913	113	371
	Retail	65.132	1.237	63.331	9.686	156	321	68.554	1.102	66.666	10.665	151	315
	Retail - Secured on real estate property	49.341	1.106	48.918	6.250	139	209	50.722	989	50.248	7.006	141	205
	Retail - Secured on real estate property - Of Which: SME	6.704	309	6.281	784	17	61	6.771	267	6.299	1.532	14	78
BELGIUM	Retail - Secured on real estate property - Of Which: non-	42,637	797	42,637	5,466	122	148	43,951	722	43,950	5,474	127	126
	Retail - Qualifying Revolving	541	0	430	81	0	1	545	0	430	78	0	1
	Retail - Other Retail	15,250	131	13,983	3,355	16	110	17,287	113	15,988	3,580	10	109
	Retail - Other Retail - Of Which: SME	6.206	87	5.522	1.214	5	71	6.288	74	5.584	1.226	4	71
	Retail - Other Retail - Of Which: non-SME	9.044	43	8.461	2.141	11	39	10.999	40	10.404	2.354	6	37
	Equity	2.267	0	1.975	6.862	0	225	2.372	0	2.044	7.099	0	246
	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 and	Original I	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
ITALY	Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Outer Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - O	24,968 4,612 45,929 1,127 11,510 1 0 1 0 0 401	0 0 6.924 217 3,555 1 1 0 0 0 0	24,967 4,544 36,763 1,084 10,564 1 1 0 0 0 0 0 0 325	169 550 24.356 615 9,170 0 0 0 0 0 0 0	0 0 5.816 89 4,172 0 0 0 0 0 0	77 3 3.284 81 1,568 0 0 0 0 0 0 0 0	22.703 4.784 44.725 1,211 11,371 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7.310 359 3.860 0 0 0 0 0	22.701 4.646 35.614 1,133 10,510 0 0 0 0 0 0 0 0 0 0	152 671 23.823 476 8,674 0 0 0 0 0 0 0 0	0 0 5.266 51 4,288 0 0 0 0 0 0	63 7 3.652 150 1,783 0 0 0 0 0 0 0 0 0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk 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	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	4.936	0	4.936	8	0	0	14.163	0	14.163	20	0	0
	Institutions	12.450	2	12.550	922	0	4	12.835	2	12.348	974	0	5
	Corporates	52.390	722	43.837	9.249	1	537	59.973	475	50.092	11.007	87	370
	Corporates - Of Which: Specialised Lending	5,067	182	4,059	933	0	53	5,178	164	4,266	1,014	0	58
	Corporates - Of Which: SME	31	5	25	17	1	1	685	38	471	103	1	34
	Retail	13	1	13	6	0	0	11	0	11	5	0	0
	Retail - Secured on real estate property	6	0	6	3	0	0	3	0	3	1	0	0
LINITED WINDOW	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	6	0	6	3	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	6	1	6	3	0	0	8	U	8	4	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1	1 1	1 1	0	0	0	0	0		0		
	Equity	272	0	136	446	0	44	204	0	120	401	0	50
	Securitisation	2/2	0	136	446	0	44	204	0	120	401	0	50
	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 and	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	20,696	0	20,696	94	0	1	11,052	0	11,052	291	0	1
	Institutions	3,862	0	3,784	396	0	1	7,018	0	6,871	607	0	1
	Corporates	15,179	135	10,241	5,044	3	103	17,345	135	12,580	5,332	8	115
	Corporates - Of Which: Specialised Lending	295	0	282	65	0	0	251	0	194	59	0	0
	Corporates - Of Which: SME	226	0	155	158	0	0	198	0	173	188	0	1
	Retail	7.810	323	5.607	2.635	0	252	8.292	314	5.939	2.733	0	236
	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
GERMANY	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	4.066	112	1.852	1.033	0	90	4.215	108	1.845	1.037	0	81
	Retail - Other Retail	3.743	211	3.755	1.602	0	162	4.077	206	4.094	1.696	0	155
	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	3.743	211	3.755	1.602	0	162	4.077	206	4.094	1.696	0	155
	Equity	6	0	3	10	0	0	56	0	45	134	0	0
	Securitisation												
	Other non credit-obligation assets												
Dialog amagua malka Emparus saha is a	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 and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	5.766	0	5.765	12	0	0	5.309	0	5.307	15	0	0
	Institutions	2.013	0	1.937	221	0	1	3.755	0	3.505	300	0	1
	Corporates	17.938	51	14.445	5.750	9	59	19.426	77	15.421	5.613	39	54
	Corporates - Of Which: Specialised Lending	611	14	516	128	0	4	557	15	468	124	0	4
	Corporates - Of Which: SME	241	0	222	172	0	0	309	0	296	114	0	0
	Retail	4	2	4	1	0	0	2	1	2	0	0	0
	Retail - Secured on real estate property	2	1	2	0	0	0	1	1	1	0	0	0
NETUENI ANDO	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	2	1	2	0	0	0	1	1	1	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	U	0	0	0	0	U	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	1	0	1 :	0	0	0	1	0	0	0	0	0
	Equity	95	0	94	349	0		92	0	91	335	0	
	Securitisation	95	U	94	349	U	1	92	U	91	333	U	
	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	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	152	0	151	34	0	0	45	0	45	22	0	0
	Institutions	1,110	0	1,047	331	0	1	1,047	0	969	282	0	0
	Corporates	2.761	2	2.662	956	0	7	3.098	3	2.984	1.276	0	8
	Corporates - Of Which: Specialised Lending	876	0	809	176	0	1	928	3	882	344	0	5
	Corporates - Of Which: SME	114	0	113	41	0	0	240	0	237	66	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
TUDICEV	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
TURKEY	Retail - Secured on real estate property - Or Which: Hon-	U	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	5	0	5	20	0	0	5	, o	5	19	0	o o
	Securitisation		, i		20	Ŭ	Ü					, i	, in the second
	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	Original I	Exposure ¹	Exposure	Risk expo	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
	Central banks and central governments	10.165	0	10.091	72	0	2	12.132	0	12.090	89	0	2
	Institutions	1.433	0	1.407	530	0	1	1.569		1.540	567	0	1
	Corporates	13,565	385	10,854	5,204	66	243	13,573	207	11,262	5,192	30	149
	Corporates - Of Which: Specialised Lending	178	0	146	126	0	0	273	0	153	115	0	0
	Corporates - Of Which: SME Retail	702	13	630 6.084	222	0	7	1,659	11	1,211 6.238	450 1.158	1 13	63
	Retail - Secured on real estate property	6.001 4.687	118 74	4.710	1.138 650	12	64 26	6.162 4.791	114 72	6.238 4.812	634	13	27
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4.687 274	12	4./10	24		26	4.791 269		4.812 270	36	8	2/
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	4.413	61	4,435	626	1	23	4.522	11 61	4,542	598	1 7	23
LUXLINDOUNG	Retail - Qualifying Revolving	4,413	91	4,435	020	0	0	4,322	01	4,342	398	,	23
	Retail - Other Retail	1.313	44	1.374	488	4	38	1.371	42	1.426	524	5	36
	Retail - Other Retail - Of Which: SME	182	17	188	51	2	14	178	16	184	51	2	14
	Retail - Other Retail - Of Which: non-SME	1.132	27	1.186	438	3	23	1.193	26	1.243	473	3	22
	Equity	783	0	718	2.639	0	44	792	0	733	2.691	0	42
	Securitisation	.03	l	. 10		Ŭ			ŭ		2.231	, i	
	Other non credit-obligation assets												
	IRB Total												

IRB Total

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



Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EGIÇ)		RECT LONG accounting value		OSITIONS (gross of ereign debt to oth			DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	ty 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 [Austria	0 16 85 167 2.069 852 662 3,851	0 0 0 0 0	0 11 85 -54 1.985 786 -485 2.328	0 16 13 167 1.871 382 0	0 0 0 0 0	0 -5 72 -221 114 404 -485	0 0 0 0 0 0 75	0 0 0 0 0 0 0 25	0 0 0 0 0	0 0 0 0 0	35 236 378 380 552 176 0	0 2 6 9 15 8 0	-55 -254 -381 -906 -487 -169 0	0 -2 -6 -21 -17 -8 0
[0 - 3M [Belgium	932 641 3.145 2.495 4,085 7,449 3,068 21,815	0 90 410 101 343 228 290	2,95 665 295 2,680 3,853 3,689 6,286 1,807 19,275	904 500 2.730 2.287 3,428 6,160 2,530 18,539	0 0 0 0 0 0	-239 -205 -50 103 261 126 -723	200 70 850 598 20 1,888 585 4,211	2 1 64 25 3 166 249	0 0 25 50 150 660 3,864	0 0 -1 -6 0 -24 -108	123 356 1.705 841 320 209 0	10 0 3 22 17 12 6 0	-136 328 -1.493 -684 -378 -158 0	-59 0 -10 -21 -15 -8 -4 0 -59
[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	13 42 -90 -86 9 0	0 0 0 1 1 0 0	-16 -42 -26 -98 -30 -0 -0 -96	0 0 0 -2 -1 0 0
[0 - 3M [Cyprus	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 -12 -21 -26 -7 0 0	0 0 1 1 1 0 0	0 0 4 54 6 0 0	0 0 0 -3 -1 0 0
[0 - 3M [Czech Republic	0 2 5 0 94 9 0	0 0 0 0 0	0 2 5 0 94 3 0	0 0 0 71 0 0	0 0 0 0 0	0 2 5 0 23 3 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	17 2 143 46 114 8 0	0 0 1 2 0 0	-17 16 -205 -74 -54 41 0	0 0 -3 -1 -1 -1 -1 0
[0 - 3M [Denmark	0 36 13 0 0 58 0	0 0 0 0 0	0 36 13 -2 -16 38 -26	0 10 0 0 0 0	0 0 0 0 0	0 26 13 -2 -16 38 -26	0 0 0 0 0	0 0 0 0 0	27 100 121 100 0 0 348	-1 -3 -9 -12 0 0 0	21 47 223 241 45 -103 0	0 0 2 2 0 1 0	-21 -48 -183 -236 -107 73 0	0 0 -2 -2 -2 0 -1 0
Total	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total	Finland	1 189 0 15 376 447 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-1 173 -11 5 256 395 -155 662	0 188 0 0 374 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-1 -15 -11 5 -118 395 -155	89 441 121 444 3.949 1.778 69 6,892	1 8 7 2 148 333 1	-356 0 4,650 4,200 0 0 340 8,834	-17 0 -107 -364 0 0 -14	102 277 243 297 166 13 0	0 0 1 1 1 0 0	-65 -373 -435 -131 -135 -14 0	0 -1 -1 0 -1 0 -1 0
Total	France	1,029 1,957 329 720 1.706 3.400 6.510 1,666 16,288	0 12 68 2 20 50 33 186	1,946 51 400 1.711 2.870 5.643 -4,372 8,248	0 123 615 968 2.686 4.360 570 9,322	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,946 -72 -215 -557 184 1.160 -5,173	6,892 42 12 19 67 1 135 27 303	0 0 0 4 0 8 8 3	8,834 -8 208 289 -95 192 0 20 606	-502 -18 -44 -48 -10 -18 0 -4 -142	75 83 188 38 -81 -2 0	2 0 0 0 3 0	-1,152 -117 -104 -235 -17 -175 -4 357 -286	-3 -4 0 -1 0 0 0 -56 -60

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min Eore)	GROSS DI	RECT LONG	NET DIRECT PO	SITIONS (gross o	exposures (long) i ner counterpaties	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)
		gross of p	provisions)	positions of sove	is a maturi	ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	n negative fair 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	2.024 785 7,499 263 965 1,886 1,871	0 0 0 0 0	1.885 512 7,431 173 92 -553 656 10,195	613 768 7,296 179 324 1,034 0	0 0 0 0 0	1.272 -256 135 -7 -232 -1,587 656	280 200 550 675 700 640 1,300	6 4 23 21 47 112 263 475	0 616 0 166 0 550 182	0 -46 0 -58 0 -18 -135	132 663 1,447 1,302 1,506 -37 0	0 1 5 7 9 2 0	-102 -875 -1,047 -1,346 -1,748 267 0	0 -2 -4 -9 -10 -3 0
[0 - 3M [Croatia	0 0 0 0 0 4 0	0 0 0 0 0	-5 0 0 0 0 -27 0	0 0 0 0 0	0 0 0 0 0	-5 0 0 0 0 -27 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 83 0	0 0 0 0 0 0	4 70 -76 -155 -360 -122 0	0 0 0 4 21 13 0	-8 -51 77 166 450 90 0	0 0 -1 -4 -21 -10 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece	0 0 35 0 9 14 58	0 0 0 0 0	0 0 0 35 -32 9 -1	0 0 0 0 0	0 0 0 0 0	0 0 0 35 -32 9 -1	0 0 500 0 0 800 1,300	0 0 49 0 0 0 95	0 1,240 0 0 0 150 0	0 -15 0 0 0 -5 0	0 0 0 0 -56 -4 0	0 0 0 0 19 2 0	0 0 4 0 31 0 0 35	0 0 -1 0 -9 0 0
TO - 3M	Hungary	21 9 8 186 47 24 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 9 8 184 46 -14 0	13 0 5 179 0 0 0	0 0 0 0 0 0	8 9 3 5 46 -14 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	91 245 451 41 -133 -59 0	1 2 7 2 6 4 0	-90 -296 -430 -30 172 32 0	0 -2 -7 -1 -6 -2 0
TO-3M T3M - 1Y T1Y - 2Y T2Y - 3Y T3Y - 5Y T3Y - 10Y T0Y - more	Ireland	63 40 41 942 410 79 0	0 0 0 0 0 0	63 36 20 942 407 49 -6	93 40 22 923 240 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 -4 -21 19 0 49 -6	152 0 69 938 0 0	1 0 2 14 0 0	0 -47 0 0 0 222 943 0	0 -1 0 0 -17 -31 0	116 237 232 310 207 51 0	0 2 3 6 12 1 0	-148 -268 -238 -312 -207 -117 0	-19 0 -2 -3 -10 -9 -2 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	1,575 360 1,686 1,477 1,038 2,287 8,381 4,778 20,008	0 0 12 0 4 4 0	1,311 -88 1,326 5 88 1.834 6.292 4.470 13,927	0 0 2 541 1.731 5.922 3.844	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	37 -88 1,326 3 -473 -12 363 393 1,512	1,159 8,219 38 3,020 14 1,000 583 7,739 20,613	17 2,395 0 1,732 0 693 27 2,601 7,447	0 0 0 3,135 11 170 0	0 0 0 0 -229 0 -9	1,153 608 2,211 2,191 1,926 -456 -3,326 -1,109 2,045	4 11 28 86 21 103 174 426	-1,290 -1,571 -2,361 -2,041 -1,558 453 3,314 1,148 -2,617	-26 -24 -12 -24 -17 -20 -94 -169
[0 - 3M [Latvia	0 0 0 0	0 0 0 0 0 0	13,927 0 0 0 0 -1 -1 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 -1 -1	0 0 0 0 0	7,447 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2,045 24 9 18 103 67 -7 0	0 0 0 1 2 0	-23 -7 11 -105 -54 4 0	-360 0 0 0 -4 -1 -1 -7
Total [0 - 3M [Lithuania	0 0 0 0 0 12 15	0 0 0 0 0 0	0 0 0 0 12 13	0 0 0 0 0 12 0	0 0 0 0 0	-2 0 0 0 0 0 0 13	0 0 0 0 0 0 83 0	0 0 0 0 0 4	0 0 0 0 0	0 0 0 0 0 0	91 25 19 88 92 -32	0 0 0 1 1 1 1	-174 -42 -31 -63 -106 -64 24 0	0 0 -1 -1 -1 0
Total [0 - 3M [17] [3M - 17 [17 - 27] [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more Total	Luxembourg	27 0 0 26 1 1 43 172 632	0 0 0 26 1 1 27 87	26 0 0 0 141 0 402 85 629	0 0 0 0 0 0 127 85 212	0 0 0 0 0 0	14 0 0 0 0 0 0 275 0	83 0 0 0 0 0 0	4 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	284 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0	-282 0 0 0 0 0 0	-3 0 0 0 0 0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(MIII EOR)		RECT LONG	NET DIRECT PO	SITIONS (gross e	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions)	, , , , , , , , , , , , , , , , , , , ,	is a maturit	ty matching) (1)	,	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 -8 0	0 0 0 0 0	0 0 0 0 8 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	9 30 61 3,421 1.421 838 459 6,239	0 0 0 0 0	9 -124 -57 3,412 1.149 23 -299 4,111	8 30 0 3,119 1.120 227 141 4,645	0 0 0 0 0	1 -154 -57 293 29 -204 -440	3,186 11,528 12,600 0 0 0 27,314	70 101 206 0 0 0	0 0 9,531 11.328 3.380 4,559 28,798	0 0 0 -383 -380 -855 -2,385 -4,003	55 110 500 642 529 -68 130 1,898	0 0 2 3 3 1 7	-54 -139 -375 -686 -486 -14 5	0 0 -1 -3 -3 -1 0
[0 - 3M [Poland	116 62 170 548 601 855 18 2,371	0 0 0 0 0 0	116 46 116 536 574 624 -3 2,008	114 49 99 534 525 502 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 -3 17 2 49 122 -3 184	0 0 0 0 0 0	0 0 0 0 0 0	0 2,281 0 0 0 0 83 0	0 -108 0 0 0 0 -7 0	107 216 270 247 185 -3 0	0 1 4 4 4 9 0 0	-103 -134 -251 -342 -188 -17 0	-1 -2 -4 -6 -4 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Portugal	3 74 58 484 84 43 83 828	0 0 0 0 0 0	2,000 3 74 -42 484 29 18 83 648	0 0 0 220 0 0 0	0 0 0 0 0 0	3 3 -95 153 -55 -22 19	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,364 0 -280 0 0 0 0 561 0 281	-113 0 -15 0 0 0 0 -5 0	180 462 444 -106 -524 -148 0	0 2 3 17 11 15 0	-267 -481 -441 103 553 127 0	-10 0 -2 -3 -3 -11 -9 0
Total	Romania	19 3 7 20 7 66 2	0 0 0 20 5 0	19 3 7 26 -12 33 2	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 7 0 -12 33 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	26 90 88 123 49 -21 0	0 1 1 1 2 0 0	-31 -89 -117 -134 4 10 0	0 -1 -1 -2 -2 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[1Y - more Total	Slovakia	124 0 0 0 14 0 13 0 27	25 0 0 0 0 0 0	0 0 0 -2 14 0 13 0	0 0 0 0 13 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 -2 1 0 8 0	0 0 0 178 0 166 73 55	0 0 0 22 0 0 1 6	0 0 0 0 0	0 0 0 0 0 0	355 0 54 476 16 108 6 0	0 0 6 0 2 0	-356 0 -26 -563 -54 -74 7 0	-6 0 0 -7 -1 -2 -1 0
[0 - 3M [Slovenia	1 0 2 0 11 21 3	0 0 0 0 0	1 0 2 0 11 15 3	0 0 0 0 0	0 0 0 0 0	1 0 2 0 11 15 3	0 0 0 0 0 413 0	0 0 0 0 0 18	0 0 0 0 0	0 0 0 0 0	32 63 569 112 37 -4 0	0 1 5 1 1 0	-41 -53 -760 -77 -55 8 0	0 -1 -8 -1 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	12 120 1.470 285 1,437 592 1,499	0 0 0 0 0 0 0	-12 110 1.440 132 926 243 466	0 0 1.424 175 1,011 187 636	0 0 0 0 0 0	-12 110 16 -62 -85 56 -170	413 0 440 0 0 0 0 80 100	18 0 37 0 0 0 5 39	0 0 850 275 0 0	0 0 -47 -9 0 0	808 169 1.399 2.393 1.750 3,405 -139	7 1 8 25 25 46 5 0	-978 -436 -984 -2.735 -1.672 -3,738 -10 0	-10 -1 -6 -27 -32 -50 -5 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more] Total	Sweden	5,416 0 79 0 87 0 4 1	19 0 0 0 0 0 0	3,305 -3 79 0 87 -23 -17 -1	3,433 0 0 0 0 0 0	0 0 0 0 0 0	-147 -3 79 0 87 -23 -17 -1 123	620 15 1 25 290 0 0 332	81 2 0 0 1 0 0 0 0	1,125 -10 53 605 334 191 292 0	-56 0 -2 -6 -6 -15 -19 0	8,977 27 118 119 87 142 43 0	110 0 0 1 0 2 0 0 4	-9,576 -27 -111 -120 -84 -139 -50 0	-121 0 0 -1 -1 -1 0 0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min Eory)		RECT 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	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)	positions of sov	is a maturit	ty matching) (1)	omy where there	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [United Kingdom	0 0 171 1,085 209 73 623 2,162	0 0 0 0 0	-13 -11 64 1,000 17 -118 379 1,317	0 0 0 12 33 0 0	0 0 0 1,071 0 0 0	-13 -11 64 -83 -16 -118 379 201	-350 -1 -9 0 0 0 -361	38 1 4 0 0 0 0 0	11 0 0 0 0 0 0	-37 0 0 0 0 0	247 709 777 623 576 175 0 3,107	1 4 12 15 18 8 0	-197 -717 -760 -631 -736 -145 0	0 -4 -12 -17 -22 -7 0 -62
[0 - 3M [Iceland	0 0 0 0 0 11 0	0 0 0 0 0	0 0 0 0 0 0 11 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 11 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	26 5 93 4 -11 0	0 0 1 0 1 0 0	-8 -62 19 10 -47 0	0 -2 -1 -2 -2 -2 0 0
[0 - 3M [Liechtenstein	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Norway	22 44 0 4 3 28 0	0 0 0 0 0	22 44 0 4 3 9 0	22 33 0 0 0 0 0 5 5 5	0 0 0 0 0	0 11 0 4 3 9 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	13 3 59 36 131 71 0	0 0 1 0 1 0	-25 -12 -61 -77 -108 -81 0	0 0 0 0 -1 0 0
[0 - 3M [Australia	263 489 396 464 646 156 164 2,579	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7704 487 388 464 641 98 161 1,535	263 409 329 287 358 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-967 78 59 177 283 98 161	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	13 59 92 154 521 22 0	0 0 2 4 16 1 0	-124 -163 -141 -406 -87 0	0 -1 -3 -3 -13 -3 0 0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Canada	276 276 255 199 0 730 463 8 1,932	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	266 255 199 0 708 459 8	276 255 196 0 730 68 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-10 0 3 0 -22 391 8 371	2,305 0 338 555 3,021 7,785 41 14,045	2 0 57 11 73 150 0	458 10,229 2,189 83 825 0 0	-6 -81 -10 -7 -54 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Hong Kong	0 126 220 255 158 146 48	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-319 73 175 255 53 -105 -23	0 5 0 0 0 0	0 0 0 0 0	-319 68 175 255 53 -105	2,066 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 149 21	0 0 0 0 0 0 -10 -3	8 12 26 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-12 -18 -26 0 -33 0	0 0 0 0 0 -1 0
Total	Japan	953 1.407 1.318 1.538 1.009 773 657 2,124	0 0 0 0 0	108 1.407 1.307 1.360 1.008 363 -1,254 -17	791 1.062 0 6 0 0	0 0 0 0 0 0	103 616 245 1.360 1.002 363 -1,254 -17	0 0 0 0 138 0	0 0 0 7 0	170 8.429 0 0 0 0	-59 0 0 0 0	277 414 375 709 1,759 575	1 3 5 13 36 7	-89 -218 -377 -334 -487 -1,743 -613 0	-2 0 -2 -5 -10 -35 -9 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more] Total	U.S.	8,827 1.844 6.639 4,039 3,748 3,446 3,196 2,999 25,911	0 0 404 0 0 0 0 0	4,174 1.833 6.188 1,659 2,410 -1,273 -2,004 2.091 10,903	1,859 372 1.496 1,413 2,115 1,484 31 11 6,922	0 0 0 0 0 0	2,315 1.461 4.692 246 -110 -2,757 -2,035 2.080 3,576	138 324 17 0 0 0 0 0 341	7 4 2 0 0 0 0	8,429 0 0 0 0 0 0 0	-59 0 0 0 0 0	4,108 105 -4 516 268 400 78 0 1,362	64 1 5 1 1 2 0 0	-3,773 -75 -254 -570 -364 -293 -27 0	-62 -1 -4 -2 -1 -1 0 -10



Sovereign Exposure

BNP Paribas SA

	(min EUR)							As of	31/12/2014						
		GROSS DII	RECT LONG				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 maturit	y matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	329 543 2 82 179 156 12 1,303	0 0 0 0 0 0	329 543 2 82 179 156 12 1,303	0 7 0 82 56 0 0	0 0 0 0 0	329 536 2 0 123 156 12	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	102 374 275 401 2,673 -80 0	0 2 3 7 34 2 0	0 -389 -280 -431 -2,696 147 0	0 -2 -4 -7 -33 -1 0
[0 - 3M [Switzerland	42 0 0 0 0 0 0 42	42 0 0 0 0 0 0 0 42	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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	292 844 352 224 85 177 39 2,013	0 0 0 0 0	97 842 337 198 -5 131 32 1,631	120 269 309 8 0 0	0 0 0 0 0	-23 573 28 190 -5 131 32 925	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	59 353 670 703 3.124 981 18 5,907	0 3 10 16 75 23 0	-141 -280 -697 -587 -2.947 -1.031 0 -5,683	0 -2 -11 -12 -71 -19 0 -115
TO - 3M	Other Central and eastern Europe countries non EEA	704 544 469 280 193 619 155 2,964	1 0 0 9 47 94 2 153	703 544 464 373 104 320 70 2,579	329 409 281 116 69 264 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	374 135 183 155 35 -56 70 896	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	114 259 729 -814 -4,369 -923 0	0 4 4 5 130 50 0	737 -260 -927 180 4,916 459 0	-1 -1 -4 -6 -135 -25 0
T 0 - 3M	Middle East	140 25 123 12 113 2 17 432	113 2 123 0 113 1 14 365	27 24 0 126 -1 1 1	27 19 0 12 0 0 0 58	0 0 0 0 0	0 5 0 0 -1 1 1	0 0 98 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	25 131 364 401 687 9 0	0 2 6 11 19 0 0	-140 -136 -360 -399 -549 -35 0 -1,619	0 -2 -6 -10 -18 -1 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	47 1,066 627 94 229 320 156 2.540	7 11 136 44 203 275 135 810	40 1,054 492 810 20 34 1 2,452	16 180 110 24 0 29 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 874 382 26 20 5 1	0 203 0 248 0 0 0	0 30 0 37 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	334 1,123 825 294 -1,758 -903 0	5 79 89 137 568 122 0	-368 -1,159 -848 -259 699 1,939 0	-6 -64 -93 -143 -530 -117 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	2,340 16 241 331 19 142 73 176 997	0 1 31 1 56 30 155 273	241 300 225 86 40 21	16 235 277 18 86 32 21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 23 0 0 8 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	-85 -8 -33 0 -29 0 0	0 0 1 0 1 0 0	0 17 10 6 9 12 0	0 0 0 0 0 0
[0 - 3M [Others	386 393 881 635 689 1,529 318	1 8 105 69 196 816 151	384 385 776 2,069 374 635 34	226 264 599 430 417 530 6	0 0 0 0 0 0	158 121 177 114 -43 105 28	-4 -10 0 0 0 0 165 0	1 1 0 0 0 7 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	110 85 -73 -686 -8.147 -2.305 0	9 62 117 261 1.206 230 0	-128 -488 -114 910 7.585 2.631 0	-5 -48 -115 -161 -1.135 -232 0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereing) on sovereing redef risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the denomination and or accounting classification of the positions
the economic substance over the form must be used as a orther for the definition of the positions. The economic substance over the form must be used as a orther for the definition of the positions.



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (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 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 [Austria	16 0 137 311 1.671 750 437 3,322	0 0 0 0 0	16 0 105 246 1.631 739 80 2,817	16 0 95 199 1.636 420 101 2,466	0 0 0 0 0	0 0 9 48 -5 319 -20	0 0 0 0 0 0 75 75	0 0 0 0 0 0 0 20	0 0 0 0 0 0	0 0 0 0 0 0	37 43 375 82 421 129 0	1 1 6 2 9 5 0	-57 -209 -571 -361 -282 -121 0	0 -1 -9 -8 -9 -5 0
[0 - 3M	Belgium	614 1.485 3.454 3.290 2,015 7,367 2,855 21,082	90 176 191 59 337 381 134 1,367	614 1.204 3.422 3.290 1,938 6,765 2,181 19,414	482 1.155 3.065 3.050 1,407 6,568 2,394 18,122	0 0 0 0 0 0	42 -127 167 181 193 -184 -346	50 820 50 548 35 1,812 585 3,900	1 32 2 30 2 107 208 382	0 0 75 200 170 625 3,874 4,944	0 0 -5 0 -6 -27 -154	93 887 470 464 228 103 0	0 7 7 10 10 3 0	-127 -510 -925 -542 -226 -86 0	0 -4 -13 -13 -5 -3 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Bulgaria	0 0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0 -2 1	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 -2 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 29 -49 -55 6 0 0	0 0 0 0 1 0 0	-4 -37 56 40 20 3 0	0 0 0 -1 0 0 0
[0 - 3 M [Cyprus	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 -8 -5 -4 0 0	0 0 0 0 0 0	0 13 5 10 4 0 0	0 0 0 0 0 0 0
[0 - 3M [Czech Republic	23 1 0 88 1 19 22 154	0 0 0 0 0	23 1 0 88 1 19 22 153	0 0 0 68 0 12 0	0 0 0 0 0	23 1 0 19 1 7 22 73	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 22 95 33 35 9 0	0 0 1 0 1 0 0	51 -20 -93 -33 29 -18 0	0 0 -1 -1 -1 0 0
[0 - 3M [Denmark	0 109 39 6 0 17 5	0 0 0 0 0	0 109 39 6 -8 -6 5	0 102 0 0 0 0	0 0 0 0 0	0 7 39 6 -8 -6 5	0 0 0 0 0	0 0 0 0 0	100 94 127 0 0 0 321	-3 -4 -10 0 0 0	19 109 161 83 70 -45 0	0 1 1 0 0 0	-21 -59 -218 -80 -75 51 0	0 0 -2 0 0 -1 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	188 50 10 0 491 75 3	0 0 0 0 0 0	178 45 10 -10 464 36 -15	0 188 0 0 0 377 0	0 0 0 0 0 0	9 45 10 -10 86 36 -15	50 151 881 399 4.240 2.651 0	0 5 3 51 1 153 240 0	0 4,400 0 4,520 0 1,171 10,091	0 0 -65 0 -385 0 0 -24	0 48 252 287 94 198 -7 0	0 1 1 1 1 1 0 0	-107 -272 -320 -83 -156 0 0	0 0 -1 0 -1 0 -1 0
Total	France	817 4,033 654 728 1,318 3,468 6,745 2,144 19,089	0 26 79 2 2 20 39 45	3,970 484 364 1.172 2.492 2.573 -1,733	376 376 351 1.102 2.591 4.592 800 9,813	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,970 83 -67 68 -120 -2,182 -2,813 -1,062	8,372 0 12 62 25 81 135 27 342	453 0 0 1 2 2 2 6 3 3	10,091 96 -63 255 50 72 0 20	-4/4 -33 -12 -73 -1 -31 0 -4	45 22 236 22 88 387 0	0 0 1 0 1 1 121 0 1221	-939 -28 -70 -136 -4 -198 0 0	0 0 0 0 0 -1 0



	(min EUR)							As of	30/06/2015						
		GROSS DIF EXPOSURES (2	RECT LONG				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturit	ty matching) (1)	,	Derivatives with p	positive fair value	Derivatives with	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	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Germany	6.437 3.403 1,990 459 1,042 3,722 1,301 18,353	0 0 0 0 0	3.197 3.214 1,674 156 318 112 -1,893 6,778	217 3.069 1,214 266 358 2,357 0 7,483	0 0 0 0 0	2.980 145 460 -110 -40 -2,246 -1,893 -705	0 150 600 600 1,180 260 1,300 4,090	0 5 19 22 83 38 195 362	642 0 217 0 0 0 500 575 1,934	-72 0 -83 0 0 -1 -143 -299	190 816 1,542 1,410 1,428 235 0 5,622	0 1 6 7 7 1 0	-190 -844 -1,444 -1,263 -1,736 -41 0 -5,518	0 -1 -6 -8 -8 -1 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Croatia	0 0 0 0 0 9 0	0 0 0 0 0	0 0 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 4 4 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 90 0	0 0 0 0 0 -10 0 -10	0 7 -62 -49 -277 -128 0 -504	0 0 1 1 1 14 12 0	-17 34 68 168 370 83 0	0 0 -1 -4 -18 -8 -8 0
[0 - 3 M [Greece	0 0 0 15 0 5 9	0 0 0 0 0 0	0 0 0 15 -12 5 -1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 15 -12 5	0 0 500 0 0 0 800 1,300	0 0 33 0 0 0 0 85	449 0 0 0 0 150 0	-7 0 0 0 0 -4 0	0 0 0 0 -11 -4 0	0 0 0 0 6 3 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Hungary	1 3 18 240 28 44 7	0 0 0 0 0	1 2 18 240 22 25 7	0 0 17 179 0 0 196	0 0 0 0 0	1 2 1 61 22 25 7	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	29 133 364 92 -98 -59 0	0 1 8 2 5 3 0	-28 -186 -304 -89 10 36 0	0 -1 -5 -1 -3 -2 0
[0 - 3M [Ireland	355 91 0 1,068 491 5 1	0 0 0 0 0	355 91 0 1,056 458 1 0	234 21 0 1,068 299 0 0	0 0 0 0 0	122 51 0 -13 -11 1 0	367 0 0 0 0 0 0 367	7 0 0 0 0 0	0 -21 0 880 764 241 0	0 -2 0 -6 -30 -36 0	95 170 82 284 140 23 0	0 1 1 7 3 0 0	-120 -168 -67 -331 -126 -81 0	0 -1 -1 -7 -6 0 0
[0 - 3M [Italy	311 564 1,055 1,877 2,209 9,281 1,462 16,761	0 9 1 1 1 12 3 6	200 315 760 1,090 1.375 7.781 1.129	0 0 423 1,343 1.578 7.551 778 11,673	0 0 0 0 0	200 306 337 -369 -216 221 118 598	0 1,036 5,277 1,000 0 583 12,119 20,015	0 418 711 608 0 24 4,714 6,474	0 0 15 11 177 0 0 203	0 0 0 0 -9 0	322 1,463 1,096 1,061 -2,702 -2,768 -1,183 -2,711	20 30 15 7 24 96 154 346	-716 -1,405 -1,174 -778 1.936 2.553 1.203	-4 -9 -11 -10 -21 -78 -150
[0 - 3M [Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 -10 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 -10 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 28 23 40 -6 0	0 0 1 0 2 0 0	0 -2 -11 -59 -9 0 0	0 0 -1 -4 -1 0
Total	Lithuania	0 0 0 0 15 6 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 6 12 0	0 0 0 0 11 0 0 0	0 0 0 0 0 0	0 0 0 0 4 4 6 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 90 0	0 0 0 0 0 0 -6	13 42 11 59 -4 0	0 0 1 0 2 0 0	-52 0 -4 -40 -24 -50 -6 0	0 0 -1 0 -1 0 -1 0
Total Tota	Luxembourg	98 116 0 98 116 169 400	0 1 16 0 0 31 86	0 1 1 16 0 98 116 169 400	0 0 0 0 0 40 85 83 209	0 0 0 0 0 0	0 0 0 0 0 57 0 0 57	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)							As of 3	30/06/2015						
			RECT LONG		OSITIONS (gross e ereign debt to oth			DIREC	T SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off b	palance sheet)
		gross of p	provisions)		is a maturit	y 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&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	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 .9 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M[Netherlands	61 50 273 3,503 965 757 374 5,983	0 0 0 0 0	61 50 216 3,434 529 39 -278 4,050	60 0 0 3,251 726 228 132 4,396	0 0 0 0 0 0	1 50 216 183 -197 -189 -410	0 6,057 9,559 0 0 0 15,616	0 156 51 0 0 0 207	7,188 0 0 13,905 7,180 2,230 4,497 35,000	-42 0 0 -479 -461 -579 -2.018	41 144 674 504 425 6 195 1,989	0 1 3 3 3 1 1 8	-44 -196 -528 -500 -428 -97 0	0 0 -2 -3 -3 -1 0
[0 - 3M [Poland	2 211 532 485 607 660 84 2,580	0 0 0 0 0	2 211 514 366 558 559 84 2,294	0 45 464 467 477 483 0	0 0 0 0 0	1 165 49 -101 81 76 84 356	0 0 0 0 0 90 0	0 0 0 0 2 0	2,328 0 0 0 0 0 0 0 2,328	-52 0 0 0 0 0 0	4 203 125 205 136 119 0	0 1 1 3 4 2 0	73 -198 -297 -175 -76 -24 0	0 -2 -3 -3 -2 0 0
[0-3M] [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	75 106 272 443 0 183 70	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 79 235 428 -75 175 69	0 0 217 223 0 110 0 550	0 0 0 0 0 0	55 6 -36 5 -75 21 27	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-186 -269 0 0 0 0 609 0	-30 -6 0 0 0 -59 0	40 349 -38 -437 -215 -96 0	0 1 1 7 5 11 0	-58 -311 43 309 231 127 0	0 -1 -2 -4 -5 -9 0
Total	Romania	0 5 20 5 0 12 7	0 0 16 5 0 0	0 5 20 5 0 2 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 5 4 0 0 2 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	-397 31 21 95 73 4 0 0	0 0 1 1 0 0 0	-31 -24 -124 -86 79 6 0	0 0 -1 -1 -1 0 0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y[[10Y - more	Slovakia	0 0 0 13 0 8 0 0	0 0 0 0 0 0	0 -2 13 0 8 0	0 0 12 0 5 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 -2 1 0 3 0 0	0 189 0 0 0 0 57 246	0 10 0 0 0 0 0 5	0 0 0 0 192 84 0	0 0 0 0 -32 -15 0	224 0 24 12 5 24 2 0	0 0 0 0 0 1 0	-181 25 -24 -10 -2 -40 -7 0 -57	0 0 0 0 0 -2 0
Total [0 - 3M[[3M - 1Y[F1Y - 2YF F2Y - 3YF F3Y - 5YF F5Y - 10YF	Slovenia	0 1 0 3 0 29	0 0 0 0 0	0 1 0 3 -11 21 -2	0 0 0 0 0	0 0 0 0 0	0 1 0 3 -11 21 -2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 449 0	0 0 0 0 0 -31 0	0 8 0 11 0 -4 0	1 0 0 0 0 0	0 -28 0 -51 -14 4	0 -1 0 -1 0 0
Total 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Spain	33 100 444 1.321 230 2,049 965 1,510	0 0 0 0 0 16 0	11 100 277 1.182 159 1,552 268 1,007 4,545	0 0 383 1.207 0 1,696 416 600 4,301	0 0 0 0 0 0	11 100 -106 -25 159 -160 -148 408	0 0 1.448 0 0 0 305 250 100 2,103	0 0 8 0 0 4 2 32 45	0 100 299 0 0 0	-31 0 0 -3 0 0 0 0	14 56 1.314 1.870 3.485 334 -348 0	0 15 9 13 28 3 6 0	-87 -226 -1.748 -1.526 -3.819 -451 282 40	-2 0 -8 -11 -29 -4 -5 -2
Total [0 - 3M	Sweden	6,619 80 0 1 34 3 19 47 184	0 0 0 0 0 0 0	4,545 80 0 1 34 3 -41 45 122	4,301 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	228 80 0 1 34 3 -41 45 122	2,103 0 27 1,626 0 0 0	45 0 0 11 0 0 0 0	399 -16 54 0 380 135 379 0	-3 0 -3 0 -7 -13 -5 0	6,711 42 52 46 121 83 29 0	75 0 0 0 1 2 0 0	-7,447 -40 -24 -60 -121 -65 -43 0	-60 0 0 0 -1 0 0 0



	(mln EUR)							As of	30/06/2015						
) 1		RECT 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)		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 fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [United Kingdom	336 60 1,300 100 1,280 1,942 787 5,805	0 0 0 0 0	329 60 1,164 36 895 1,349 217 4,050	0 7 12 14 898 1,405 0	0 0 1,159 0 0 0 0	329 53 -7 22 -3 -56 217 555	0 .9 0 0 0 0	0 4 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	138 454 479 537 239 186 0 2,033	0 3 7 10 6 7 0	-103 -442 -477 -539 -270 -125 0	0 -3 -7 -9 -8 -5 0
[0 - 3M [Iceland	0 0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 10 -4 -20 4 0 0	0 0 1 0 0 0	0 -25 16 -8 -4 0	0 -1 0 -2 -1 0 0
[0 - 3M [Liechtenstein	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [10Y - more	Norway	0 57 0 0 0 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 57 0 0 -9 -4 0	0 57 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 -9 -4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 56 36 68 132 2	0 0 0 0 1 0 2	0 -51 -14 -106 -114 -39	0 0 0 0 -1 -1 0 0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Australia	61 441 709 280 596 1,193 128 25	0 0 0 0 0	-395 656 231 571 1,151 78 20	408 508 267 119 522 52 0	0 0 0 0 0 0	-803 148 -35 452 629 26 20	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	293 0 18 76 50 191 38 0	0 0 1 1 6 2	-323 -20 -43 -18 -15 -257 -86 0	0 0 0 0 -8 -3
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada	3,372 124 384 113 137 904 390 24 2,076	0 0 0 0 0	2,313 111 384 113 137 904 368 24 2,041	1,876 124 380 113 137 834 104	0 0 0 0 0	437 -13 4 0 0 69 264 24 349	0 2,223 8,584 2,115 331 883 434 44	50 179 37 16 134 69	0 5 174 133 144 3.492 8.268 0	0 -11 -13 -8 -18 -24 -130 0	374 0 0 0 0 0 0	11 0 0 0 0 0	-439 0 0 0 0 0 0	-12 0 0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong	1,856 275 302 232 91 66	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,041 1,616 241 258 212 -20 -246 -128 1,933	1,693 1,774 25 0 0 0 0	0 0 0 0 0 0	349 -157 215 258 212 -20 -246 -128	14,614 0 0 0 0 0 0	486 0 0 0 0 0	12,216 0 0 0 0 0 93 93 93	-203 0 0 0 0 0 -6 -10	0 0 0 0 0	0 0 0 0 0	0 0 0 -5 0 0	0 0 0 0 0 0
Total	Japan	2,823 3.054 694 1.072 38 992 2,599 2,134 10,583	0 0 0 0 0 0	1,933 2.812 694 898 -88 644 -788 -65 4,106	1,799 1.467 690 889 0 0 0 0	0 0 0 0 0 0	134 1.345 4 9 -88 644 -788 -65 1,060	0 14.493 0 0 0 147 0 0	59 0 0 0 7 7 0	185 0 0 0 0 0 0	-16 0 0 0 0 0 0 0	0 1 66 2 5 7 11 0	0 0 1 3 14 36 11 0	-5 0 -1 -9 -4 -135 -69 0	0 0 -1 -2 -12 -33 -12 0
Total Total Total To - 3M Total To - 3M To	U.S.	10,583 1.038 5.149 3,220 3,872 3,539 4,542 2,698 24,059	0 220 0 0 0 0 0	766 5.077 766 2,069 -1,673 2,913 2,162 12,080	3,046 686 1.694 1,142 2,685 1,749 37 28	0 0 0 0 0 0	79 3.164 -376 -616 -3,422 2,875 2.134 3,839	0 0 0 0 0 0 0	0 0 0 0 0 0	0 201 0 0 0 0 0	0 0 -1 0 0 0 0	91 -30 -114 513 411 224 0 0	3 4 1 2 1 0 0	-218 -105 -692 -461 -275 -191 -41 0	-50 -1 -3 -1 -1 -1 0 0



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)
			provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	26 27 0 1 25 223 11 312	0 0 0 0 0	26 27 0 1 25 223 11	0 0 0 0 0	0 0 0 0 0 0	26 27 0 1 25 223 11	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	33 45 230 242 2,699 364 0	0 0 3 3 3 39 5 0	-17 -160 -228 -281 -2,337 -43 0	0 -1 -3 -4 -24 -2 0
[0 - 3M [Switzerland	0 12 268 122 10 63 12 487	0 0 0 0 0	0 12 268 122 10 63 12 486	0 12 268 121 10 59 11	0 0 0 0 0	0 0 1 0 3 1	0 -5 0 0 0 0	0 2 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Other advanced economies non EEA	532 659 360 167 18 96 92 1,924	0 0 0 0 0	532 659 336 160 3 67 22 1,778	156 474 340 33 0 33 0 1,036	0 0 0 0 0	376 185 -22 127 3 3 34 22 724	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	18 381 243 561 1.819 991 19	0 3 4 12 46 24 0 89	-52 -216 -262 -678 -1.643 -1.054 0	0 -2 -4 -15 -42 -23 0
[0 - 3M [Other Central and eastern Europe countries non EEA	175 465 629 197 310 417 241 2,434	0 0 43 0 44 0 2	175 465 629 165 -59 115 200 1,690	124 420 356 76 183 169 4	0 0 0 0 0	51 45 229 89 -354 -96 193	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	174 261 -986 -820 -3,286 -676 0	0 2 5 14 152 51 0	-141 -282 493 605 2,620 1,074 0 4,367	0 -1 -6 -11 -115 -67 0 -200
[0 - 3M [Middle East	475 29 201 114 1 1 15 837	224 7 201 102 0 1 15 550	475 29 201 114 -5 1 15	250 22 0 13 0 0 0	0 0 0 0 0 0	0 0 0 0 -6 0 1	0 106 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	29 177 276 371 281 65 0	0 1 6 11 14 1 0 33	-18 -161 -295 -334 -306 -103 0	0 -2 -6 -9 -13 -2 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	41 1,588 204 81 195 331 191 2,632	82 33 79 175 272 140	41 1,580 201 80 182 278 162 2,525	14 174 74 0 0 30 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-3 26 1,325 93 1 7 -24 23	0 0 0 269 0 0 0	0 0 46 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	347 913 1,110 26 -2,970 -1,278 0	4 53 98 158 369 159 0	-1,217 -301 -1,271 -918 -54 3.098 1.060 0	-32 -3 -52 -101 -136 -410 -127 0 -828
[0 - 3M [Africa	2,632 33 351 113 62 198 388 13	0 0 0 36 1 49 267 1	33 351 113 62 198 383 13 1,154	32 337 71 55 147 114 11 768	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,451 1 14 6 5 2 3 1 1	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	-1,852 0 -2 0 0 -9 0 0	0 0 0 0 0 0	1,814 0 -7 0 33 2 13 0	-528 0 0 0 0 0 0 0
[0 - 3M [3 M - 1Y [1 Y - 2Y [2 Y - 3Y [3 Y - 5Y [5 Y - 10 Y [10 Y - more	Others	547 432 628 515 761 1,035 255 4,172	1 4 195 135 159 835 134	547 419 628 352 734 866 44 3,590	382 331 365 143 348 10 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	164 84 68 74 227 21 -91	0 0 0 0 0 179 0 0	0 0 0 0 0 7 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	-11 62 125 -160 -559 -3.603 -2.432 0	11 62 71 130 321 231 0	-92 -92 -267 -150 748 4.155 2.223 0	-12 -53 -61 -114 -343 -200 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 criteral 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 impair changes in fair valu provisions	rment, accumulated e due to credit risk and			Gross carrying	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 non-performing ¹		On performing	On non-performing	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-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, %)									_					
Debt securities (including at amortised cost and fair value)	156,197	0	829	829	47	442	0	171,279	0	728	728	30	458	0
Central banks	5,890	0	45	45	0	2	0	6,233	0	53	53	0	2	0
General governments	106,686	0	48	48	0	3	0	116,234	0	51	51	0	3	0
Credit institutions	25,224	0	28	28	0	28	0	29,899	0	16	16	0	16	0
Other financial corporations	11,112	0	112	112	4	68	0	12,239	0	209	209	13	103	0
Non-financial corporations	7,286	0	597	597	43	342	0	6,673	0	399	399	17	334	0
Loans and advances(including at amortised cost and fair value)	708,568	5,449	44,479	43,796	3,567	23,088	14,098	746,916	5,682	44,595	43,739	3,533	23,758	13,666
Central banks	3,138	0	0	0	0	0	0	3,799	0	0	0	0	0	0
General governments	27,332	25	336	151	2	61	519	26,994	29	278	131	2	36	444
Credit institutions	19,779	4	427	427	19	221	110	18,228	1	386	386	23	215	308
Other financial corporations	38,893	69	1,043	1,043	20	744	349	61,153	272	1,156	1,156	17	840	248
Non-financial corporations	326,447	3,179	26,604	26,324	1,873	13,963	8,003	337,213	3,171	26,574	26,236	1,808	14,362	7,537
Households	292,980	2,172	16,069	15,851	1,653	8,099	5,117	299,529	2,209	16,201	15,831	1,682	8,306	5,129
DEBT INSTRUMENTS other than HFT	864,766	5,449	45,308	44,625	3,614	23,530	14,098	918,196	5,682	45,323	44,467	3,563	24,216	13,666
OFF-BALANCE SHEET EXPOSURES	610,121		1,537	0	137	326	1,010	640,964		1,642	0	137	326	1,481

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				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	guarantees received on exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	2	2	1	1	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	1	1	0	0	0	1	1	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	1	1	1	1	0		
Loans and advances (including at amortised cost and fair value)	13,736	7,296	4,040	3,215	5,035	13,268	7,332	3,777	3,057	4,994		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	2	0	0	0	198	103	102	11	11	220		
Credit institutions	0	0	1	0	48	5	5	4	3	6		
Other financial corporations	403	55	11	11	72	542	196	48	48	69		
Non-financial corporations	5,434	4,249	1,548	1,522	2,076	5,648	4,299	1,836	1,749	2,224		
Households	7,898	2,992	2,480	1,682	2,642	6,969	2,730	1,879	1,247	2,475		
DEBT INSTRUMENTS other than HFT	13,737	7,297	4,040	3,216	5,035	13,270	7,334	3,778	3,058	4,994		
Loan commitments given	114	2	2	0	11	95	0	3	2	27		

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	70,378	73,908	LRCom {20}	
В	B Total leverage ratio exposures		2,017,267	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	3.54%	3.66%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015				
	Mortgage [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]				
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered 1			
Loans and advances	135,933	103,215	148,989	106,833			
of which: Other financial corporations	425	437	623	696			
of which: Non-financial corporations	7,498	8,820	22,955	12,023			
of which: Households	127,143	93,947	124,549	94,100			

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.