

| Bank Name    | Veneto Banca SCpA    |
|--------------|----------------------|
| LEI Code     | 549300W9STRUCJ2DLU64 |
| Country Code | IT                   |

Capital

| CRR / CRDIV DEFINITION OF CAPITAL  | As of<br>31/12/2014 | As of<br>30/06/2015 | COREP CODE  | REGULATION  |
|--|---------------------|---------------------|---|---|
| OWN FUNDS  | 2,503               | 2,333               | CA1 {1}   | Articles 4(118) and 72 of CRR   |
| COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)   | 2,313               | 2,072               | CA1 {1.1.1}   | Article 50 of CRR   |
| Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)   | 3,126               | 2,120               | 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  | -466                | 250                 | 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   | 19                  | 147                 | CA1 {1.1.1.3}   | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR  |
| Other Reserves   | 81                  | 64                  | CA1 {1.1.1.4}   | Articles 4(117) and 26(1) point (e) of CRR  |
| Funds for general banking risk   | 0                   | 0                   | CA1 {1.1.1.5}   | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  |
| Minority interest given recognition in CET1 capital  | 89                  | 73                  | CA1 {1.1.1.7}   | Article 84 of CRR   |
| Adjustments to CET1 due to prudential filters  | -3                  | -4                  | CA1 {1.1.1.9}   | Articles 32 to 35 and 36 (1) point (I) of CRR   |
| (-) Intangible assets (including Goodwill)   | -681                | -608                | 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  |
| <ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of<br/>associated DTLs</li> </ul>                      | -6                  | -15                 | CA1 {1.1.1.12}  | Articles 36(1) point (c) and 38 of CRR  |
| (-) IRB shortfall of credit risk adjustments to expected losses  | 0                   | 0                   | CA1 {1.1.1.13}  | Articles 36(1) point (d), 40 and 159 of CRR   |
| (-) Defined benefit pension fund assets  | 0                   | 0                   | CA1 {1.1.1.14}  | Articles 4(109), 36(1) point (e) and 41 of CRR  |
| (-) Reciprocal cross holdings in CET1 Capital  | 0                   | 0                   | CA1 {1.1.1.15}  | Articles 4(122), 36(1) point (g) and 44 of CRR  |
| (-) Excess deduction from AT1 items over AT1 Capital   | -645                | -27                 | 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  |
| <ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does<br/>not have a significant investment</li> </ul> | 0                   | -53                 | CA1 {1.1.1.22}  | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR   |
| (-) Deductible DTAs that rely on future profitability and arise from temporary differences   | 0                   | 0                   | CA1 {1.1.1.23}  | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR  |
| <ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a<br/>significant investment</li> </ul>           | 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<br>{1.1.1.28}  |   |
| Transitional adjustments   | 800                 | 123                 | 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 (+/-)  | 45                  | 29                  | CA1 {1.1.1.8}   | Articles 479 and 480 of CRR   |
| Other transitional adjustments to CET1 Capital (+/-)   | 755                 | 94                  | CA1 {1.1.1.26}  | Articles 469 to 472, 478 and 481 of CRR   |
| ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)   | 0                   | 0                   | CA1 {1.1.2}   | Article 61 of CRR   |
| Additional Tier 1 Capital instruments (including grandfathered amounts)  | 130                 | 118                 | CA1 {1.1.2.1} + CA1<br>{1.1.2.2} + CA1 {1.1.2.3} +<br>CA1 {1.1.2.4}                 |   |
| Other additional Tier 1 Capital components and deductions (after transitional adjustments)   | -130                | -118                | CA1 {1.1.2} - (CA1 {1.1.2.1}<br>+ CA1 {1.1.2.2} + CA1<br>{1.1.2.3} + CA1 {1.1.2.4}) |   |
| TIER 1 CAPITAL (net of deductions and after transitional adjustments)  | 2,313               | 2,072               | CA1 {1.1}   | Article 25 of CRR   |
| TIER 2 CAPITAL (net of deductions and after transitional adjustments)  | 190                 | 261                 | CA1 {1.2}   | Article 71 of CRR   |
| Tier 2 Capital instruments (including grandfathered amounts)   | 175                 | 224                 | CA1 {1.2.1} + CA1 {1.2.2} +<br>CA1 {1.2.3} + CA1 {1.2.4}                            |   |
| Other Tier 2 Capital components and deductions (after transitional adjustments)  | 15                  | 37                  | CA1 {1.2} - (CA1 {1.2.1} +<br>CA1 {1.2.2} + CA1 {1.2.3} +<br>CA1 {1.2.4})           |   |
| TOTAL RISK EXPOSURE AMOUNT   | 24,607              | 24,751              | CA2 {1}   | Articles 92(3), 95, 96 and 98 of CRR  |
| Common Equity Tier 1 Capital ratio   | 9.40%               | 8.37%               | CA3 {1}   | •   |
| Tier 1 Capital ratio   | 9.40%               | 8.37%               | CA3 {3}   | •   |
| Total Capital ratio  | 10.17%              | 9.43%               | CA3 {5}   |   |



### **Risk exposure amounts**

| (mln EUR)   | as of<br>31/12/2014 | as of<br>30/06/2015 |
|---|---------------------|---------------------|
| Risk exposure amounts for credit risk   | 22,109              | 22,293              |
| Risk exposure amount for securitisation and re-securitisations in the banking book                        | 315                 | 277                 |
| Risk exposure amount for contributions to the default fund of a CCP                                       | 0                   | 31                  |
| Risk exposure amount Other credit risk  | 21,794              | 21,985              |
| Risk exposure amount for position, foreign exchange and commodities (Market risk)                         | 435                 | 406                 |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup> | 0                   | 0                   |
| Risk exposure amount for Credit Valuation Adjustment  | 98                  | 72                  |
| Risk exposure amount for operational risk   | 1,965               | 1,980               |
| Other risk exposure amounts   | 0                   | 0                   |
| Total Risk Exposure Amount  | 24,607              | 24,751              |

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



| (mln EUR)  | As of<br>31/12/2014 | As of<br>30/06/2015 |
|--|---------------------|---------------------|
| Interest income  | 1,151               | 523                 |
| Of which debt securities income  | 139                 | 49                  |
| Of which loans and advances income   | 874                 | 420                 |
| Interest expenses  | 634                 | 270                 |
| (Of which deposits expenses)   | 238                 | 84                  |
| (Of which debt securities issued expenses)   | 246                 | 115                 |
| (Expenses on share capital repayable on demand)  | 0                   | 0                   |
| Dividend income  | 7                   | 4                   |
| Net Fee and commission income  | 249                 | 131                 |
| 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 | 46                  | 67                  |
| Gains or (-) losses on financial assets and liabilities held for trading, net  | 3                   | 12                  |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net   | 0                   | 1                   |
| Gains or (-) losses from hedge accounting, net   | 2                   | -3                  |
| Exchange differences [gain or (-) loss], net   | 11                  | -1                  |
| Net other operating income /(expenses)   | 73                  | 26                  |
| TOTAL OPERATING INCOME, NET  | 909                 | 490                 |
| (Administrative expenses)  | 623                 | 296                 |
| (Depreciation)   | 35                  | 16                  |
| (Provisions or (-) reversal of provisions)   | 40                  | 21                  |
| (Commitments and guarantees given)   | 2                   | 4                   |
| (Other provisions)   | 37                  | 17                  |
| Of which pending legal issues and tax litigation <sup>1</sup>  | 37                  |                     |
| Of which restructuring <sup>1</sup>  | 0                   |                     |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)   | 731                 | 376                 |
| (Loans and receivables)  | 717                 | 296                 |
| (Held to maturity investments, AFS assets and financial assets measured at cost)   | 14                  | 80                  |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)                          | 674                 | 64                  |
| (of which Goodwill)  | 671                 | 49                  |
| Negative goodwill recognised in profit or loss   | 0                   | 0                   |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates   | -9                  | -3                  |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations                         | -8                  | 10                  |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS   | -1,211              | -276                |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  | -984                | -221                |
| Profit or (-) loss after tax from discontinued operations  | 0                   | 0                   |
| PROFIT OR (-) LOSS FOR THE YEAR  | -984                | -221                |
| Of which attributable to owners of the parent  | -968                | -214                |

<sup>(1)</sup> Information available only as of end of the year



## 2015 EU-wide Transparency Exercise Market Risk Veneto Banca SCpA

|   | S                                | A                                |   |                          |                          | 1   | IM       |   |       |                                |                 |                                  |   |                          |  |                                  | IM                                      |                  |       |                                |                 |                                  |
|---|----------------------------------|----------------------------------|---|--------------------------|--------------------------|---|----------|---|-------|--------------------------------|-----------------|----------------------------------|---|--------------------------|--|----------------------------------|---|------------------|-------|--------------------------------|-----------------|----------------------------------|
|   | As of 31/12/2014                 | As of 30/06/2015                 |   |                          |                          | As of 31  | /12/2014 |   |       |                                |                 |                                  |   |                          |  | As of 30                         | /06/2015                                |                  |       |                                |                 |                                  |
|   |                                  |                                  | VaR (Memoran  | dum item)                | STRESSED VaR (M<br>item) | CAPITAL CHARGE MULTIPLICATION FACTOR (ms) x AVERAGE OF LATEST 12 WEEKS LAST             |          |   |       | PRICE RISKS<br>CHARGE FOR      |                 |                                  | VaR (Memoran  | dum item)                | STRESSED VaR (M. item)   | emorandum                        | INCREM<br>DEFAUL<br>MIGRATIO<br>CAPITAL | T AND<br>ON RISK |       | RICE RISKS<br>CHARGE FOR       |                 |                                  |
| (min EUR)                                 | TOTAL RISK<br>EXPOSURE<br>AMOUNT | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS<br>DAY (VaRt-1) | AVERAGE OF               | LTIPLICATION ACTOR (ms) x LATEST 12 WEEKS AVAILABLE AVERAGE OF GVARL-1) MEASURE MEASURE |          |   | FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS<br>DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST<br>AVAILABLE<br>(SVaRt-1) | 12 WEEKS<br>AVERAGE<br>MEASURE          | LAST<br>MEASURE  | FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | TOTAL RISK<br>EXPOSURE<br>AMOUNT |
| Traded Debt Instruments                   | 171                              | 294                              | 0   | 0                        | 0                        | 0   |          |   |       |                                |                 |                                  | 0   | 0                        | 0  | 0                                |   |                  |       |                                |                 |                                  |
| Of which: General risk                    | 73                               | 213                              | 0   | 0                        | 0                        | 0   |          |   |       |                                |                 |                                  | 0   | 0                        | 0  | 0                                |   |                  |       |                                |                 |                                  |
| Of which: Specific risk                   | 48                               | 70                               | 0   | 0                        | 0                        | 0   |          |   |       |                                |                 |                                  | 0   | 0                        | 0  | 0                                |   |                  |       |                                |                 |                                  |
| Equities                                  | 176                              | 30                               | 0   | 0                        | 0                        | 0   |          |   |       |                                |                 |                                  | 0   | 0                        | 0  | 0                                |   |                  |       |                                |                 |                                  |
| Of which: General risk                    | 32                               | 16                               | 0   | 0                        | 0                        | 0   |          |   |       |                                |                 |                                  | 0   | 0                        | 0  | 0                                |   |                  |       |                                |                 |                                  |
| Of which: Specific risk                   | 129                              | 14                               | 0   | 0                        | 0                        | 0   |          |   |       |                                |                 |                                  | 0   | 0                        | 0  | 0                                |   |                  |       |                                |                 |                                  |
| Foreign exchange risk<br>Commodities risk | 88                               | 82                               | 0   | 0                        | 0                        | 0   |          |   |       |                                |                 |                                  | 0   | 0                        | 0  | 0                                |   |                  |       |                                |                 |                                  |
| Total                                     | 435                              | 406                              | 0   | 0                        | 0                        | 0   | 0        | 0 | 0     | 0                              | 0               | 0                                | 0   | 0                        | 0  | 0                                | 0                                       | 0                | 0     | 0                              | 0               | 0                                |

## BA BANKING AUTHORITY

#### 2015 EU-wide Transparency Exercise

#### **Credit Risk - Standardised Approach**

Standardised Approach Veneto Banca SCpA As of 31/12/2014 As of 30/06/2015 Value Original Exposure<sup>1</sup> Original Exposure<sup>1</sup> Risk exposure adjustments Risk exposure adjustments amount amount and provisions provisions (mln EUR, %) 5,632 5,748 979 5,123 5,250 783 Central governments or central banks Regional governments or local authorities 57 19 21 **Public sector entities** 51 11 6 20 15 8 Multilateral Development Banks International Organisations 0 0 0 0 0 0 0 0 0 Institutions 3,275 1,815 493 3,009 1,688 448 Corporates 13,118 8,319 8,176 12,503 7,860 7,999 of which: SME 3,282 2,926 4,662 3,415 4,290 3,051 Retail 7,471 4,250 2,730 7,067 4,040 2,601 of which: SME 4,982 2,544 1,458 4,693 2,383 1,365 Consolidated data Secured by mortgages on immovable property 7,733 7,692 2,904 7,351 7,307 2,743 of which: SME 1.223 1,207 474 1.097 1.083 421 **Exposures in default** 5,955 3,746 4,580 1,910 7,084 4,568 5,623 2,212 Items associated with particularly high risk 13 3 54 54 11 26 26 5 Claims on institutions and corporates with a ST credit assessment 0 0 0 0 Collective investments undertakings (CIU) 785 285 285 949 298 298 **Equity** 510 510 607 549 549 703 Securitisation 327 250 315 283 107 277 Other exposures 1.289 1.289 1.006 1.229 1.229 905 46,265 22,109 2,086 45,234 33,100 22,262 2,372

<sup>(1)</sup> 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).



Credit Risk - IRB Approach

|                   | Credit RISK - 1RB Approach                                   |          |                        |                                |            |                        |                      |            |                        |                                |            |                        |                      |
|-------------------|--|----------|------------------------|--------------------------------|------------|------------------------|----------------------|------------|------------------------|--------------------------------|------------|------------------------|----------------------|
|                   | Veneto Banca SCpA  |          |                        |                                |            |                        | IRB App              | roach      |                        |                                |            |                        |                      |
|                   |  |          |                        | As of 31                       | /12/2014   |                        |                      |            |                        | As of 30                       | /06/2015   |                        |                      |
|                   |  | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments | Original E | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | sure amount            | Value<br>adjustments |
|                   | (min EUR, %)   |          | Of which:<br>defaulted | value                          |            | Of which:<br>defaulted | and provisions       |            | Of which:<br>defaulted | value                          |            | Of which:<br>defaulted | and provisions       |
|                   | Central banks and central governments                        | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Institutions   | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Corporates   | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Corporates - Of Which: Specialised Lending                   | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Corporates - Of Which: SME                                   | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Retail   | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Retail - Secured on real estate property                     | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Retail - Secured on real estate property - Of Which: SME     | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Retail - Qualifying Revolving                                | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Retail - Other Retail  | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Retail - Other Retail - Of Which: SME                        | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Retail - Other Retail - Of Which: non-SME                    | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Equity   |          |                        |                                | 0          |                        |                      |            |                        |                                | 0          |                        |                      |
|                   | Securitisation   | 0        |                        | 0                              | 0          |                        | 0                    | 0          |                        | 0                              | 0          |                        | 0                    |
|                   | Other non credit-obligation assets                           |          |                        |                                | 0          |                        |                      |            |                        |                                | 0          |                        |                      |
|                   | IRB Total  |          |                        |                                | 0          |                        |                      |            |                        |                                | 0          |                        |                      |

(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 EUK)      | GROSS DI | RECT LONG accounting value      | NET DIRECT PO           | OSITIONS (gross of            | exposures (long)  | net of cash short<br>only where there                    |                    |                     | SURES IN DERIVATI | VES (1)             | INDIRECT SOVE    | REIGN EXPOSURES     | 6 (3) (on and off      | balance sheet)        |
|  |                  | gross of | provisions)                     | <i>posicions</i> 0: 301 | is a maturit                  | ty matching)<br>(1)   | <b>,</b>   | Derivatives with p | oositive fair value | Derivatives with  | negative fair value | Derivatives with | positive fair value | Derivatives with value | h negative fair<br>ue |
| Residual Maturity  | Country / Region |          | of which: loans<br>and advances |                         | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value     | Fair-value (+)      | Notional value    | Fair-value (-)      | Notional value   | Fair-value (+)      | Notional value         | Fair-value (-)        |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more  | Austria          | 0        |                                 | 0                       |                               |   | 0  |                    |                     |                   |                     |                  |                     |                        |                       |
| Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total   | Belgium          | 5        | 0                               | 5                       | 0                             | 0   | 5  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| [ 0 - 3M [   | Bulgaria         | 0        |                                 |                         | 0                             | 0   | 0  | 0                  |                     | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total  | Cyprus           |          | 0                               |                         | 0                             | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more  | Czech Republic   | 0        | 0                               | 0                       | 0                             | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| Total   Tota | Denmark          |          | 0                               |                         | 0                             | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| [ 0 - 3M [   | Estonia          | 0        | 0                               | 0                       | 0                             | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| [ 0 - 3M [   | Finland          | 0        | 0                               | 0                       | 0                             | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| Total [0 - 3M[   13M - 1Y    13Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more   | France           | 0 0      | 0                               | 0 0                     |                               |   | 0 0  | 0                  |                     | 0                 |                     |                  |                     | -3                     | -4                    |
| Total  | l .              | 1        | 0                               | 1                       | 0                             | 0   | 1  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | -3                     | -4                    |

#### Sovereign Exposure

|   | (min EUR)        |   |                                 |   |   |   |  | As of              | 31/12/2014         |                   |                     |                  |                     |                        |                       |
|---|------------------|---|---------------------------------|---|---|---|--|--------------------|--------------------|-------------------|---------------------|------------------|---------------------|------------------------|-----------------------|
|   |                  | GROSS DII<br>EXPOSURES (2                           |                                 | NET DIRECT PO                                       | SITIONS (gross of ereign debt to other              | exposures (long)<br>per counterpaties   | net of cash short<br>only where there                    | DIRE               | CT SOVEREIGN EXPO  | SURES IN DERIVATI | /ES (1)             | INDIRECT SOVE    | REIGN EXPOSURES     | S (3) (on and off      | balance sheet)        |
|   |                  | gross of p  |                                 |   | is a maturi   | ty matching)<br>(1)   |  | Derivatives with p | ositive fair value | Derivatives with  | negative fair value | Derivatives with | positive fair value | Derivatives wit<br>val | h negative fair<br>ue |
| Residual Maturity   | Country / Region |   | of which: loans<br>and advances |   | of which: AFS<br>banking book                       | of which: FVO<br>(designated at fain<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value     | Fair-value (+)     | Notional value    | Fair-value (-)      | Notional value   | Fair-value (+)      | Notional value         | Fair-value (-)        |
| [ 0 - 3M [  | Germany          | 0 0 0   |                                 | 0   |   |   | 0 0 0  | 0                  | 0                  |                   | 0                   |                  |                     | -6<br>-1<br>-7         | -9<br>-2              |
| Total [ 0 - 3M [  | Croatia          | 0 1 4   | 0                               | 0 1 4   | 0<br>0<br>1<br>4                                    | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | -7                     | -11                   |
| [ 0 - 3M [  | Greece           | 0 3   | 0                               | 0 3   | 0 3   | 0   |  |                    |                    | 0                 | 0                   | 0                | 0                   |                        |                       |
| Total  [ 0 - 3M [   | Hungary          | 4   |                                 | 4   | 4   |   | 0  | 0                  | 0                  | -                 | -                   |                  |                     | 0                      | 0                     |
| Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Ireland          | 0   | 0                               | 0   | 0   | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total | Italy            | 291<br>1,305<br>1,315<br>218<br>402<br>900<br>4,430 | 0                               | 291<br>1,305<br>1,294<br>218<br>348<br>900<br>4,356 | 205<br>1,300<br>1,266<br>217<br>342<br>900<br>4,230 | 0   | 85<br>5<br>29<br>1<br>6                                  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | -24<br>-4              | -27<br>-5             |
| [ 0 - 3M [  | Latvia           |   | 0                               |   |   | 0   | 125  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | -28                    | -32                   |
| Total  [ 0 - 3M   | Lithuania        | 0   | 0                               | 0   | 0   |   | 0  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| Total   | Luxembourg       | 0   | 0                               | 0   | 0   | 0   | 0  | 0                  | 0                  | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |

#### Sovereign Exposure

|  | (mln EUR)        |                                  |                                 |                             |   |   |  | As of :            | 31/12/2014         |                    |                     |                  |                     |                       |                       |
|--|------------------|----------------------------------|---------------------------------|-----------------------------|---|---|--|--------------------|--------------------|--------------------|---------------------|------------------|---------------------|-----------------------|-----------------------|
|  | (                | GROSS DI<br>EXPOSURES (          | RECT LONG accounting value      | NET DIRECT PO               | OSITIONS (gross of ereign debt to other | exposures (long)<br>ner counterpaties   | net of cash short<br>only where there                    | DIREC              | CT SOVEREIGN EXPO  | SURES IN DERIVATIV | VES (1)             | INDIRECT SOVE    | REIGN EXPOSURES     | (3) (on and off       | balance sheet)        |
|  |                  | gross of                         | provisions)<br>(1)              |                             | is a maturi                             | ty matching)<br>(1)   |  | Derivatives with p | ositive fair value | Derivatives with   | negative fair value | Derivatives with | positive fair value | Derivatives with valu | h negative fair<br>ue |
| Residual Maturity  | Country / Region |                                  | of which: loans<br>and advances |                             | of which: AFS<br>banking book           | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value     | Fair-value (+)     | Notional value     | Fair-value (-)      | Notional value   | Fair-value (+)      | Notional value        | Fair-value (-)        |
| [ 0 - 3M [   | Malta            | 0                                | 0                               | 0                           | 0                                       | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |
| [0 - 3M [<br>[3M - 1Y [<br>[1Y - 2Y [<br>[2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [<br>10Y - more | Netherlands      | 5<br>0<br>2                      | 0                               | 5<br>0<br>2                 | 0                                       | 0   | 5<br>0<br>2  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |
| [ 0 - 3M [   | Poland           | 0                                | 0                               | 0                           | 0                                       | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |
| Total  [ 0 - 3M [  | Portugal         | 0                                |                                 | 0                           |   |   | 0 1  |                    |                    |                    | -                   |                  | -                   |                       |                       |
| Total [ 0 - 3M [   | Romania          | 4<br>1<br>7                      | 0                               | 1<br>4<br>1<br>7            | 4<br>1<br>7                             | 0   | 1  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |
| Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y  [5Y - 10Y   Total                       | Slovakia         | 12                               | 0                               | 12                          | 12                                      | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |
| [ 0 - 3M [   | Slovenia         | 0                                | 0                               | 0                           | 0                                       | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |
| Total  [ 0 - 3M [  | Spain            | 0<br>40<br>0<br>0<br>0<br>1<br>1 | 0                               | 0<br>40<br>0<br>0<br>0<br>1 | 15                                      | 0   | 0<br>0<br>25<br>0<br>0<br>0<br>1                         | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |
| Total  | Sweden           | 43                               | 0                               | 43                          | 15                                      | 0   | 28   | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |

#### Sovereign Exposure

|   | (mln EUR)                               |                         |                                 |               |   |   |  | As of              | 31/12/2014         |                    |                     |                  |                     |                       |                       |
|---|---|-------------------------|---------------------------------|---------------|---|---|--|--------------------|--------------------|--------------------|---------------------|------------------|---------------------|-----------------------|-----------------------|
|   | (,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | GROSS DI<br>EXPOSURES ( | RECT LONG<br>accounting value   | NET DIRECT PO | OSITIONS (gross of ereign debt to other | exposures (long)<br>ner counterpaties   | net of cash short<br>only where there                    | DIREC              | CT SOVEREIGN EXPO  | SURES IN DERIVATIV | VES (1)             | INDIRECT SOVE    | REIGN EXPOSURES     | (3) (on and off       | balance sheet)        |
|   |   | gross of                | provisions)<br>(1)              |               | is a maturi                             | ty matching)<br>(1)   |  | Derivatives with p | ositive fair value | Derivatives with   | negative fair value | Derivatives with | positive fair value | Derivatives with valu | h negative fair<br>ue |
| Residual Maturity   | Country / Region                        |                         | of which: loans<br>and advances |               | of which: AFS<br>banking book           | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value     | Fair-value (+)     | Notional value     | Fair-value (-)      | Notional value   | Fair-value (+)      | Notional value        | Fair-value (-)        |
| [ 0 - 3M [  | United Kingdom                          | 0                       | 0                               | 0             | 0                                       | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |
| [0 - 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                           |                         |                                 |               |   |   |  |                    |                    |                    |                     |                  |                     |                       |                       |
| Total   | Norway                                  | 0                       | 0                               | 0             | 0                                       | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 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] [10Y - more Total | Canada                                  | 0                       | 0                               | 0             | 0                                       | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |
| [ 0 - 3M[<br>[ 3M - 1Y [  | Hong Kong                               | 0                       | 0                               | 0             | 0                                       | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |
| Total  [ 0 - 3M [   | Japan                                   | 0                       | 0                               | 0             | 0                                       | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |
| Total   | u.s.                                    | 0                       | 0                               | 0             | 0                                       | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                     | 0                     |



#### Sovereign Exposure

Veneto Banca SCpA

|   | (min EUR)   |                   |                                 |                   |   |   |  | As of              | 31/12/2014          |                   |                     |                  |                     |                        |                       |
|---|---|-------------------|---------------------------------|-------------------|---|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|------------------------|-----------------------|
|   | (IIIII EUK)   | GROSS DI          | RECT LONG<br>accounting value   | NET DIRECT PO     | OSITIONS (gross e<br>ereign debt to oth | exposures (long)<br>per counterpaties   | net of cash short<br>only where there                    |                    | 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)<br>1)   |  | Derivatives with p | positive fair value | Derivatives with  | negative fair value | Derivatives with | positive fair value | Derivatives wit<br>val | h negative fair<br>ue |
| Residual Maturity   | Country / Region                                      |                   | of which: loans<br>and advances |                   | of which: AFS<br>banking book           | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(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 [  | Switzerland   | 0                 | 0                               | 0                 | 0                                       | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [                            | Other advanced economies non EEA                      |                   |                                 |                   | _                                       |   |  |                    |                     |                   |                     |                  |                     |                        |                       |
| [10Y - more<br>Total<br>[0 - 3M]<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]<br>[3Y - 5Y]<br>[5Y - 10Y]<br>[10Y - more | Other Central and eastern<br>Europe countries non EEA | 0<br>0<br>11<br>4 | 0                               | 0<br>0<br>11<br>4 | 0<br>0<br>11<br>4                       | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| Total  [ 0 - 3M [   | Middle East   | 15                | 0                               | 15                | 15                                      | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [10Y-more  Total   | Latin America and the<br>Caribbean                    | 0                 | 0                               | 1                 | 1                                       | 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                           | Africa  | 1                 | 0                               | 1                 | 1                                       | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                      |                       |
| [ 0 - 3M [  | Others  | 0<br>2<br>0<br>0  | 0                               | 2<br>0<br>0<br>0  | 0<br>2<br>0<br>0                        | 0   | 0  | 0                  | 0                   | 0                 | 0                   | 0                | 0                   | 0                      | 0                     |
| [10Y - more<br>Total  |   | 3                 | 0                               | 3                 | 3                                       | 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                       | NET DIRECT PO         | OSITIONS (gross e             | exposures (long)  | net of cash short<br>only where there                    | DIREC              | CT SOVEREIGN EXPO  | SURES IN DERIVATIV | VES (1)             | INDIRECT SOVE    | REIGN EXPOSURES     | 6 (3) (on and off      | balance sheet)        |
|   |                  | gross of                   | provisions) (1)                 | Positions of Suv      | is a maturit                  | ty matching) (1)  | mere diele   | Derivatives with p | ositive fair value | Derivatives with   | negative fair value | Derivatives with | positive fair value | Derivatives wit<br>val | h negative fair<br>ue |
| esidual Maturity  | Country / Region |                            | of which: loans<br>and advances |                       | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value     | Fair-value (+)     | Notional value     | Fair-value (-)      | Notional value   | Fair-value (+)      | Notional value         | Fair-value (-)        |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total | Austria          | 0                          | 0                               | 0                     | 0                             | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                      | 0                     |
| [ 0 - 3M [  | Belgium          | 0                          | 0                               | 0                     | 0                             | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                      | 0                     |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>] 10Y - more          | Bulgaria         | 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                | Cyprus           | 0                          |                                 | 0                     | 0                             | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                      | 0                     |
| 0 - 3M [<br>3M - 1Y [<br>1Y - 2Y [<br>2Y - 3Y [<br>3Y - 5Y [<br>Y - 10Y [<br>0Y - more                          | Czech Republic   |                            |                                 |                       |                               |   |  |                    |                    |                    |                     |                  |                     |                        |                       |
| Total 0 - 3M [ 8M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 8Y - 5Y [ Y - 10Y [ 0Y - more Total                                | Denmark          | 0                          | 0                               | 0                     | 0                             | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                      | 0                     |
| 0 - 3M [<br>3M - 1Y [<br>1Y - 2Y [<br>2Y - 3Y [<br>3Y - 5Y [<br>Y - 10Y [                                       | Estonia          | 0                          |                                 | 0                     | 0                             | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                      | 0                     |
| NY - more Total 0 - 3M [ 8M - 1Y [ 2Y - 2Y [ 2Y - 3Y [ Y - 5Y [ Y - 10Y [ Y - more Total                        | Finland          | 0                          | 0                               |                       | 0                             | 0   | 0  | 0                  | 0                  | 0                  | 0                   | 0                | 0                   | 0                      | 0                     |
| Total   | France           | 0<br>0<br>0<br>0<br>0<br>0 | 0                               | 0<br>0<br>0<br>0<br>0 | 0                             | 0   | 0<br>0<br>0<br>0<br>0                                    | 0                  | 0                  | 0                  | 0                   | 1                | 2                   | 0                      | Ţ.                    |



|  | (mln EUR)        |   |                                 |   |   |   |  | As of              | 30/06/2015                           |                   |                     |                                      |                 |                                      |  |
|--|------------------|---|---------------------------------|---|---|---|--|--------------------|--------------------------------------|-------------------|---------------------|--------------------------------------|-----------------|--------------------------------------|--|
|  |                  | GROSS DIF   | RECT LONG                       | NET DIRECT PO   | SITIONS (gross e  | xposures (long)<br>er counterpaties   | net of cash short<br>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  |                                 | is a maturity matching) (1)                                   |   |   |  | Derivatives with p | Derivatives with positive fair value |                   | negative fair value | Derivatives with positive fair value |                 | Derivatives with negative fair value |  |
| Residual Maturity  | Country / Region |   | of which: loans<br>and advances |   | of which: AFS<br>banking book                                 | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value     | Fair-value (+)                       | Notional value    | Fair-value (-)      | Notional value                       | Fair-value (+)  | Notional value                       | Fair-value (-)   |
| [ 0 - 3M [   | Germany          | 0<br>0<br>5   | 0                               | 0<br>0<br>5   | 0   | 0   | 0<br>0<br>5  | 0                  | 0                                    | 0                 | 0                   | 2                                    | 2               | -3<br>-3                             | -4<br>-4   |
| [ 0 - 3M [   | Croatia          | 0<br>22<br>4  | 0                               | 0<br>22<br>4  | 0<br>22<br>4  | 0   | 0  | 0                  | 0                                    | 0                 | 0                   | 0                                    | 0               | 0                                    | 0  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more | Greece           | 0 2   | 0                               | 0 2   | 0 2   | 0   | 0  | 0                  | 0                                    | 0                 | 0                   | 0                                    | 0               | 0                                    |  |
| [ 0 - 3M [   | Hungary          | 2   |                                 | 2   | 2   |   |  |                    |                                      |                   |                     |                                      |                 |                                      | , and the second |
| Total  | Ireland          | 0   |                                 | 0   | 0   |   |  | 0                  | 0                                    | 0                 | 0                   | 0                                    | 0               | 0                                    | 0  |
| Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [3Y-5Y[ [3Y-5Y[ [10Y-more Total                                   | Italy            | 0<br>102<br>166<br>803<br>637<br>573<br>1.353<br>440<br>4,073 | 0                               | 0<br>102<br>166<br>778<br>636<br>569<br>1.347<br>438<br>4,035 | 0<br>102<br>142<br>684<br>611<br>532<br>1.332<br>439<br>3,842 | 0   | 24<br>95<br>24<br>36<br>15<br>0                          | 0                  | 0                                    | 0                 | 0                   | 1                                    | 1               | -74<br>-7                            | -83<br>-9  |
| [ 0 - 3M [   | Latvia           |   | 0                               |   |   | 0   |  | 0                  | 0                                    | 0                 | 0                   | 1                                    | 1               | -81                                  | -92  |
| Total  | Lithuania        | 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             | Luxembourg       | 0   | 0                               | 0   | 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  |



|   | (mln EUR)        |                                 |                                 |                                 |                               |   |  | As of          | 30/06/2015                           |                   |                                      |                |                                      |                   |                |
|---|------------------|---------------------------------|---------------------------------|---------------------------------|-------------------------------|---|--|----------------|--------------------------------------|-------------------|--------------------------------------|----------------|--------------------------------------|-------------------|----------------|
|   |                  | GROSS DII                       | RECT LONG                       |                                 |                               |   | net of cash short<br>only where there                    | DIREC          | CT SOVEREIGN EXPO                    | SURES IN DERIVATI | VES (1)                              | INDIRECT SOVE  | REIGN EXPOSURES                      | 5 (3) (on and off | balance sheet) |
|   |                  | gross of p                      |                                 | is a maturity matching) (1)     |                               |   | Derivatives with positive fair value                     |                | Derivatives with negative fair value |                   | Derivatives with positive fair value |                | Derivatives with negative fair value |                   |                |
| Residual Maturity   | Country / Region |                                 | of which: loans<br>and advances |                                 | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value | Fair-value (+)                       | Notional value    | Fair-value (-)                       | Notional value | Fair-value (+)                       | Notional value    | Fair-value (-) |
| [ 0 - 3M [  | Malta            | 0                               | 0                               | 0                               | 0                             | 0   | 0  | 0              | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0                 | 0              |
| [ 0 - 3M [  | Netherlands      | 0 0 0                           | 0                               | 0 0 0                           | 0                             |   | 0<br>0<br>0  | 0              | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0                 | 0              |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total   | Poland           | 0                               |                                 |                                 | 0                             |   |  |                |                                      |                   | 0                                    |                |                                      |                   |                |
| T 0 - 3M  <br>  T 3M - 1Y  <br>  T 1Y - 2Y  <br>  T 2Y - 3Y  <br>  T 2Y - 5Y  <br>  T 2Y - 10Y  <br>  T 3Y - more   | Portugal         | 5                               | 0                               | <b>0</b>                        |                               | 0   | 5  | 0              | 0                                    | 0                 | -                                    | 0              | 0                                    | 0                 | 0              |
| Total [ 0 - 3M [  | Romania          | 1<br>3<br>6<br>2                | 0                               | 1<br>3<br>6<br>2                | 1<br>3<br>6<br>2              | 0   | 5  | 0              | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0                 | 0              |
| Total [0 - 3M[ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]   | Slovakia         | 12                              | 0                               | 12                              | 12                            | 0   | 0  | 0              | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0                 | 0              |
| [10Y - more<br>Total<br>[0 - 3M [<br>[3M - 1Y]<br>[11Y - 2Y]<br>[2Y - 3Y]<br>[3Y - 5Y]<br>[5Y - 10Y]<br>[10Y - more | Slovenia         | 0                               | 0                               | 0                               | 0                             | 0   | 0  | 0              | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0                 | 0              |
| Total   | Spain            | 0<br>0<br>0<br>0<br>0<br>7<br>0 | 0                               | 0<br>0<br>0<br>0<br>0<br>0<br>2 | 0                             | 0   | 0<br>0<br>0<br>0<br>0<br>2<br>0                          | 0              | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0                 | 0              |
| Total   | Sweden           | 8                               | 0                               | 3                               | 0                             | 0   | 3  | 0              | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0                 | 0              |



|  | (min EUR)        |   |                                 |   |                                       |   |  | As of                                | 30/06/2015        |                                      |                |                                      |                 |                                      |                |
|--|------------------|---|---------------------------------|---|---------------------------------------|---|--|--------------------------------------|-------------------|--------------------------------------|----------------|--------------------------------------|-----------------|--------------------------------------|----------------|
|  |                  | GROSS DI                                | RECT LONG<br>accounting value   | NET DIRECT PO                           | OSITIONS (gross of ereign debt to otl | exposures (long)<br>ner counterpaties   | net of cash short<br>only where there                    | DIRE                                 | CT SOVEREIGN EXPO | SURES IN DERIVATI                    | /ES (1)        | INDIRECT SOVE                        | REIGN EXPOSURES | 5 (3) (on and off                    | balance sheet) |
|  |                  | gross of p                              | provisions)                     |   | is a maturi                           | ty matching)<br>(1)   |  | Derivatives with positive fair value |                   | Derivatives with negative fair value |                | Derivatives with positive fair value |                 | Derivatives with negative fair value |                |
| Residual Maturity  | Country / Region |   | of which: loans<br>and advances |   | of which: AFS<br>banking book         | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                       | Fair-value (+)    | Notional value                       | Fair-value (-) | Notional value                       | Fair-value (+)  | Notional value                       | Fair-value (-) |
| 0 - 3M     3M - 1Y     1Y - 2Y       1Y - 2Y       2Y - 3Y       3Y - 5Y                               | United Kingdom   | 0                                       | 0                               | 0                                       | 0                                     | 0   | 0  | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              |
| [ 0 - 3M [   | Iceland          | 0                                       | 0                               | 0                                       | 0                                     |   | 0  | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              |
| [ 0 - 3M [<br>[ 3M - 1Y ]<br>[ 1Y - 2Y ]<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]<br>[ 10Y - more | Liechtenstein    | 0                                       | 0                               | 0                                       | 0                                     | 0   | 0  | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y ]<br>[ 5Y - 10Y  <br>[ 10Y - more | Norway           | 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                          | Australia        |   |                                 |   |                                       |   |  |                                      |                   |                                      | -              |                                      |                 | -                                    | -              |
| 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              |
| [ 0 - 3M [   | Hong Kong        |   |                                 |   |                                       |   |  |                                      |                   |                                      |                |                                      |                 |                                      |                |
| Total  | Japan            | 0                                       |                                 | 0                                       | 0                                     |   | 0  | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              |
| Total  | U.S.             | 0 | 0                               | 0 | 0                                     | 0   | 0 0 0 0 0  | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              |



|   | (min EUR)   |                  |                                 |                                |                               |   |  | As of                                | 30/06/2015        |                                      |                |                                      |                 |                                      |                |
|---|---|------------------|---------------------------------|--------------------------------|-------------------------------|---|--|--------------------------------------|-------------------|--------------------------------------|----------------|--------------------------------------|-----------------|--------------------------------------|----------------|
|   |   | GROSS DII        | RECT LONG                       |                                |                               |   | net of cash short<br>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 maturity matching)<br>(1) |                               |   |  | Derivatives with positive fair value |                   | Derivatives with negative fair value |                | Derivatives with positive fair value |                 | Derivatives with negative fair value |                |
| Residual Maturity   | Country / Region                                      |                  | of which: loans<br>and advances |                                | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(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 [  | Switzerland   | 0                | 0                               | 0                              | 0                             | 0   | 0  | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              |
| [ 0 - 3M [  | Other advanced economies non EEA                      | -                |                                 |                                |                               |   |  |                                      |                   |                                      |                |                                      |                 |                                      |                |
| Total [0 - 3M] [3M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more            | Other Central and eastern<br>Europe countries non EEA | 7 1              | 0                               | 7 1                            | 7<br>1                        | 0   | 0  | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              |
| Total   | Middle East   | 8                | 0                               | 8                              | 8                             | 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<br>Caribbean                    | 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 [ [1Y - 10Y [ [10Y - more Total | Africa  | 0                | 0                               | 0                              | 0                             | 0   | 0  | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0               | 0                                    | 0              |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [  | Others  | 0<br>2<br>0<br>0 | 0                               | 0<br>2<br>0<br>0<br>0          | 0<br>2<br>0<br>0              | 0   | 0  | 0                                    | 0                 | 0                                    | 0              | 0                                    | 0               | 0                                    | O              |
| [10Y - more<br>Total  |   | 2                | 0                               | 2                              | 2                             | 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 criteral for the delibritation 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<br>changes in fair valu<br>provisions | rment, accumulated<br>e due to credit risk and                      | Collaterals and |   | Gross carrying        | j amount                  |                        | Accumulated impair<br>changes in fair value<br>provisions <sup>4</sup> | ment, accumulated<br>e due to credit risk and              | Collaterals and |
|  |                       | Of which Of which non-performing but past due >30 | n-performing <sup>1</sup> | On performing          | On non-performing  | financial guarantees<br>received on non-<br>performing<br>exposures |                 | Of which Of which not performing but past due >30 |                       | n-performing <sup>1</sup> | On performing          | On non-performing exposures <sup>3</sup>                               | financial guarantees received on non- performing exposures |                 |
|  |                       | days and <=90<br>days                             |                           | Of which:<br>defaulted | exposures <sup>2</sup>                                   | exposures <sup>3</sup>  |                 |   | days and <=90<br>days |                           | Of which:<br>defaulted | exposures <sup>2</sup>   | exposures  | exposures       |
| (mln EUR, %)   |                       |   |                           | derdated               |  |   |                 |   |                       |                           | derediced              |  |  |                 |
| Debt securities (including at amortised cost and fair value)   | 3,833                 | 0   | 5                         | 5                      | 0  | 0   | 0               | 3,576   | 0                     | 0                         | 0                      | 0  | 0  | 0               |
| Central banks  | 0                     | 0   | 0                         | 0                      | 0  | 0   | 0               | 0   | 0                     | 0                         | 0                      | 0  | 0  | 0               |
| General governments  | 3,564                 | 0   | 0                         | 0                      | 0  | 0   | 0               | 3,049   | 0                     | 0                         | 0                      | 0  | 0  | 0               |
| Credit institutions  | 95                    | 0   | 3                         | 3                      | 0  | 0   | 0               | 42  | 0                     | 0                         | 0                      | 0  | 0  | 0               |
| Other financial corporations                                   | 175                   | 0   | 2                         | 2                      | 0  | 0   | 0               | 479   | 0                     | 0                         | 0                      | 0  | 0  | 0               |
| Non-financial corporations                                     | 0                     | 0   | 0                         | 0                      | 0  | 0   | 0               | 6   | 0                     | 0                         | 0                      | 0  | 0  | 0               |
| Loans and advances(including at amortised cost and fair value) | 27,236                | 1,214   | 5,408                     | 5,408                  | 162  | 1,849   | 2,848           | 27,556  | 696                   | 6,496                     | 6,496                  | 141  | 2,140  | 3,516           |
| Central banks  | 190                   | 0   | 0                         | 0                      | 0  | 0   | 0               | 240   | 0                     | 0                         | 0                      | 0  | 0  | 0               |
| General governments  | 25                    | 3   | 1                         | 1                      | 0  | 0   | 0               | 30  | 4                     | 1                         | 1                      | 0  | 0  | 0               |
| Credit institutions  | 1,282                 | 2   | 0                         | 0                      | 0  | 0   | 0               | 1,222   | 2                     | 0                         | 0                      | 0  | 0  | 0               |
| Other financial corporations                                   | 1,815                 | 41  | 168                       | 168                    | 13   | 84  | 59              | 1,935   | 6                     | 207                       | 207                    | 8  | 97   | 84              |
| Non-financial corporations                                     | 14,698                | 648   | 4,032                     | 4,032                  | 133  | 1,483   | 2,081           | 14,788  | 382                   | 4,791                     | 4,791                  | 107  | 1,690  | 2,545           |
| Households   | 9,226                 | 521   | 1,208                     | 1,208                  | 16   | 282   | 708             | 9,341   | 302                   | 1,497                     | 1,497                  | 26   | 354  | 887             |
| DEBT INSTRUMENTS other than HFT                                | 31,069                | 1,214   | 5,412                     | 5,412                  | 162  | 1,849   | 2,848           | 31,132  | 696                   | 6,496                     | 6,496                  | 141  | 2,140  | 3,516           |
| OFF-BALANCE SHEET EXPOSURES                                    | 7,909                 |   | 347                       | 347                    | 5  | 3   | 332             | 7,468   |                       | 326                       | 326                    | 9  | 2  | 328             |

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

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

<sup>&</sup>lt;sup>1</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



#### Forborne Exposures

| I  |       |  | As of 31/12/2014 |  |  |                        |   | As of 30/06/2015 |  |       |
|--|-------|--|------------------|--|--|------------------------|---|------------------|--|-------|
|  |       | Accumulated impairment, accumulated Gross carrying amount of exposures with forbearance measures forbearance measures  Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures  Collateral and financial |                  |  |  | due to credit risk and | Collateral and financial  |                  |  |       |
| (min EUR, %)   |       | Of which non-<br>performing exposures<br>with forbearance<br>measures  |                  | Of which on non-<br>performing exposures<br>with forbearance<br>measures | guarantees received on<br>exposures with<br>forbearance measures |                        | Of which non-<br>performing exposures<br>with forbearance<br>measures |                  | Of which on non-<br>performing exposures<br>with forbearance<br>measures |       |
| (min EUK, %)  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)            | 2,375 | 1,092  | 143              | 133  | 1,931  | 2,305                  | 1,406   | 236              | 217  | 1,757 |
| Central banks  | 0     | 0  | 0                | 0  | 0  | 0                      | 0   | 0                | 0  | 0     |
| General governments  | 0     | 0  | 0                | 0  | 0  | 1                      | 0   | 0                | 0  | 0     |
| Credit institutions  | 0     | 0  | 0                | 0  | 0  | 0                      | 0   | 0                | 0  | 0     |
| Other financial corporations   | 145   | 80   | 26               | 26   | 98   | 150                    | 95  | 36               | 33   | 95    |
| Non-financial corporations   | 1,499 | 800  | 102              | 93   | 1,202  | 1,438                  | 962   | 158              | 146  | 1,081 |
| Households   | 730   | 212  | 15               | 14   | 632  | 716                    | 349   | 42               | 38   | 581   |
| DEBT INSTRUMENTS other than HFT  | 2,375 | 1,092  | 143              | 133  | 1,931  | 2,305                  | 1,406   | 236              | 217  | 1,757 |
| Loan commitments given   | 3     | 2  | 0                | 0  | 0  | 2                      | 2   | 0                | 0  | 0     |

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



#### Leverage ratio

|   | (mln EUR, %)                   | As of 31/12/2014 | As of<br>30/06/2015 | Disclosure<br>Template Code | REGULATION  |
|---|--------------------------------|------------------|---------------------|-----------------------------|---|
| A | Tier 1 capital                 | 2,313            | 2,072               | LRCom {20}                  |   |
| В | Total leverage ratio exposures | 34,304           | 34,029              | LRCom {21}                  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| С | Leverage ratio                 | 6.74%            | 6.09%               | A/B                         |   |



#### Information on collaterals: Mortgage loans

|  | As of 31/12                               | 2/2014   | As of 30/06/2015   |  |  |  |  |  |
|--|---|--|--|--|--|--|--|--|
|  | Mortgage l<br>[Loans collateralized by in |  | Mortgage loans<br>[Loans collateralized by immovable property] |  |  |  |  |  |
| (mln EUR, %)                           | Carrying amount                           | Maximum amount of the collateral that can be considered <sup>1</sup> | Carrying amount  | Maximum amount of the collateral that can be considered <sup>1</sup> |  |  |  |  |
| Loans and advances                     | 13,291                                    | 13,003   | 13,406   | 12,937   |  |  |  |  |
| of which: Other financial corporations | 202                                       | 165  | 205  | 160  |  |  |  |  |
| of which: Non-financial corporations   | 5,886                                     | 5,628  | 5,925  | 5,583  |  |  |  |  |
| of which: Households                   | 7,199                                     | 7,181  | 7,272  | 7,164  |  |  |  |  |

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