

Bank Name	Banque et Caisse d'Epargne de l'Etat, Luxembourg
LEI Code	R7CQUF1DQM73HUTV1078
Country Code	LU

# 2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	2,432	2,745	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,323	2,642	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	174	174	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	2,281	2,460	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	1,014	1,026	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	308	349	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-6	2	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-13	-13	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-104	-13	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (ivi) and 153(8) of CRR and Articles 36(1) point k) (vi) and 153(8) of CRR and Articles 36(1) point k) (vi) and 153(8) of CRR and Articles 36(1) point k) (vi) and 153(8) of CRR and Articles 36(1) point k) (vi) and 153(8) of CRR and Articles 36(1) point k) (vii) and 153(8) of CRR and Articles 36(1) point k) (vii) and 153(8) of CRR and Articles 36(1) point k) (viii) and 153(8) of CRR and Articles 36(1) point k) (viii) and 153(8) of CRR articles 36(1) point k) (viii) and 153(8) of CRR articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) of CRR; Articles 36(1) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) point k) (viii) and 37(3) of CRR; Articles 36(1) of CRR; Ar
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-184	-195	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	-1,146	-1,148	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-1,146	-1,148	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)	0	0	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,323	2,642	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	109	104	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	109	104	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	12,692	13,654	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	18.31%	19.35%	CA3 {1}	-
Tier 1 Capital ratio	18.31%	19.35%	CA3 {3}	·
Total Capital ratio	19.16%	20.11%	CA3 {5}	-



## **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	11,541	12,453
Risk exposure amount for securitisation and re-securitisations in the banking book	528	492
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	11,013	11,961
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1	0
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	91
Risk exposure amount for operational risk	1,051	1,109
Other risk exposure amounts	0	0
Total Risk Exposure Amount	12,692	13,654

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



## EBA WORKER 2015 EU-wide Transparency Exercise Market Risk

	9	SA .					[M										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	0/06/2015					
			VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (Moitem)	emorandum	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		RICE RISKS ( HARGE FOR (		
(min EUR)		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT MEASURE	
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						1 1
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						1 1
Of which: General risk	0	0	0	0	0	0							0	0	0	0						1 1
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	1	0	0	0	0	0							0	0	0	0						1 /
Commodities risk Total	0	0	0	0	0	0							0	0	0	0						

## FBA EUROPEAN

## 2015 EU-wide Transparency Exercise

AUTHORITY	Credit Risk - Standardised Approach								
	Banque et Caisse d'Epargne de l'Etat, Luxembourg				Standardise	ed Approach			
			As of 31/12/2	014		1	As of 30/06/2	015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities  Multilateral Development Banks	U	0	0		U	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	ŏ	0	0		0	0	0	
	Corporates	ő	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	ō	0		ō	0	ō	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)		0	0		0	0	0	
	Equity	175	175	175		197	197	197	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total	175	175	175	0	197	197	197	0

					Standardise	d Approach			
		,	s of 31/12/2	014			s of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUVEMBOURC	of which: SME	0	0	0		0	0	0	
LUXEMBOURG	Secured by mortgages on immovable property of which: SME	U	0	0		U	0	0	
	or which: SME Exposures in default	0	0		0	U	0		0
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	ı ,	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ň	l ,	١		0	0	١	
	Collective investments undertakings (CIU)	ő	0	0		0	0	0	
	Equity	124	124	124		190	190	190	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

					Standardise	d Approach			
			As of 31/12/2	014			s of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
		0	0	0		U		0	
	International Organisations Institutions	0	0			U	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	1 0	0	
	Retail	0	0	0		0	١ ،	0	
	of which: SME	0	0	ő		ů	l ő	ő	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	I 0	0	
TIGUICE	of which: SME	o o	ō	ō		0	l ō	ō	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		Ō	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	

					Standardise	ed Approach				
		A	s of 31/12/2	014		As of 30/06/2015				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
JNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Securitisation									
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>				0				0	

					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	or which: SME Retail	U	0	0		U	0		
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
INLTITIENCAINDS	of which: SME	0	0	0		0	0	ů	
	Exposures in default	0	0	0	0	0	0	ı ö	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	
	Covered bonds	0	ō	ō		0	ō	ō	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		2	2	2	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

					Standardise	d Approach			
			As of 31/12/2	1014		į	As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
055144107	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0 47	47	0 47		0	0	0	
	Equity	47	4/	4/		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	,	-	<u> </u>			U	- 0	
	Standardised Total <sup>2</sup>								0

(2) Total value adjustments and	d provisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
		ı	As of 31/12/2	1014		į	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
BELGIUM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Securitisation								
	Other exposures	0	0	0		0	0	0	

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

		Standardised Approach										
		А	As of 30/06/:	of 30/06/2015								
		Original Exposure¹	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure¹	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	entral governments or central banks	0	0	0		0	0	0				
	egional governments or local authorities	0	0	0		0	0	0				
	ublic sector entities	0	0	0		0	0	0				
	lultilateral Development Banks	0	0	0		0	0	0				
	nternational Organisations	0	0	0		0	0	0				
	nstitutions	0	0	0		0	0	0				
	orporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	etail	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
UNITED KINGDOM	ecured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	xposures in default	0	0	0	0	0	0	0	0			
	tems associated with particularly high risk overed bonds	0	0	0		0	0	0				
		U	0	0		U	0	0				
	laims on institutions and corporates with a ST credit assessment ollective investments undertakings (CIU)	0	0	0		0	0	0				
		0	0	0		0	0					
	quity ecuritisation	U	U	U		U	U	0				
	ther exposures	0	0	0		0	0	0				
	tandardised Total <sup>2</sup>	0	0		0		0		0			

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

					Standardise	ed Approach			
			s of 31/12/2	014		ı	s of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	or which: SME Retail	0	0	0		U	0		
	of which: SMF		0	0		0	0	0	
Other Countries	Secured by mortgages on immovable property	l "	0	0		0	0	0	
Other Countries	of which: SME	ň	0	0		0	0	ů	
	Exposures in default	ı ö	0	0	0	0	0	ı ö	0
	Items associated with particularly high risk	l ő	0	0		0	0	0	, and the second
	Covered bonds	ō	0	ō		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		3	3	3	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

Regional gr Public sect Multilatera Internation Institution Corporates of which Retail Of Which Secured by Secured by		Original Exposure <sup>1</sup>	Exposure Value  0 0		Value adjustments and provisions <sup>2</sup>	Original Exposure * Papearie Algustments and Provisions* Original Exposure * Value* Amount Provisions* Original Exposure * Value* Orig													
Regional gr Public sect Multilatera Internation Institution Corporates of which Retail Of Which Secured by Secured by	overnments or local authorities or entities		Value <sup>1</sup>	amount	adjustments and	Original Exposure <sup>1</sup>	Value <sup>1</sup>		Value adjustments and provisions <sup>2</sup>										
Regional gr Public sect Multilatera Internation Institution Corporates of which Retail Of Which Secured by Secured by	overnments or local authorities or entities	0	0	0		0													
Public sect Multilatora Internation Institution Corporates of which. Retail of which Scured by Secured by	or entities	0	0				0	0											
Multilatera Internatio Institution Corporates of which: Retail of which: Secured by				0		0	0	0											
Internation Institutions Corporates of which: Retail of which: Secured by Secured by		U	0	0		0	0	0											
Institutions Corporates of which: Retail of which: ITALY Secured by		0	0	0		0	0	0											
Corporates of which: Retail of which: ITALY Secured by	nal Organisations	0	0	0		0	0	0											
of which:  Retail  of which:  ITALY  Secured by		0	0	0		0	0	0											
Retail of which: ITALY Secured by		0	0	0		0	0	0											
of which: ITALY Secured by	: SME	0	0	0		0	0	0											
ITALY Secured by		0	0	0		0	0	0											
I I ALY Secured by		0	0	0		0	0	0											
	y mortgages on immovable property	0	0	0		0	0	0											
of which:		0	0	0	_	0	0	0											
Exposures		0	0	0	0	0	0	0	0										
	ociated with particularly high risk	0	U	0		U	0	0											
Covered bo		0	0	0		0	0	0											
	institutions and corporates with a ST credit assessment	0	0	0		0	0	0											
	investments undertakings (CIU)	0	0	0		0	0	0											
Equity		0	0	0		0	0	0											
Securitisati Other expo		0	0	0		0	0	0											
Other expo Standardis		,	-	U	0	0	- 0	U	0										

Standardised Total\*

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

					Standardise	d Approach			
		,	As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	

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

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

	Credit Risk - IRB Approach												
	Banque et Caisse d'Epargne de l'Etat, Luxembourg						IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	9.031	0	8.847	276	0	0	9.028	3	8.822	1.326	0	0
	Institutions	13.056	20	13.002	1.938	0	15	14.857	19	14.735	2.925	0	15
	Corporates	6.742	225	6.084	5.130	0	78	7.763	139	7.100	4.720	0	84
	Corporates - Of Which: Specialised Lending	1,351	76	1,206	902	0	31	1,411	80	1,264	942	0	38
	Corporates - Of Which: SME	497	9	442	504	0	2	535		477	451	0	2
	Retail	12,693	141	12,659	1,830	0	23	13,125	123	13,071	1,081	0	22
	Retail - Secured on real estate property	10,573	79	10,577	1,489	0	8	10,936	79	10,936	841	0	8
	Retail - Secured on real estate property - Of Which: SME	393	7	393	88	0	1	394	8	394	59	0	1
Consolidated data	Retail - Secured on real estate property - Of Which: non-	10,180	72	10,184	1,400	0	7	10,542	71	10,542	782	0	7
	Retail - Qualifying Revolving	0	.0		0	0	.0	0	.0	0	0	0	.0
	Retail - Other Retail	2,120	62	2,082	342	0	15	2,189	44	2,135	240	0	14
	Retail - Other Retail - Of Which: SME	579	17	578	150	0	5	564	13	557	122	0	6
	Retail - Other Retail - Of Which: non-SME	1,541	45	1,504	192	0	10	1,625	30	1,579	118	0	- 8
	Equity	387	0	387	1.184	0		401	0	401	1.186	0	
	Securitisation	241		241	528		0	189		189	492		
	Other non credit-obligation assets				514						320		<b>.</b>
	IRB Total  orted before taking into account any effect due to credit conversion factors or credit risk militation.				11,399						12,256		

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	5,239	0	5,025	6	0	0	5,273	3	4,992	437	0	0
	Institutions	76	2	76	18	0	2	316	2	284	87	0	2
	Corporates	4.587	223	4.075	4.859	0	78	4.883	138	4.246	4.204	0	84
	Corporates - Of Which: Specialised Lending	1.349	76	1.204	900	0	31	1.409	80	1.262	940	0	38
	Corporates - Of Which: SME	489	9	436	501	0	2	528	7	472	448	0	2
	Retail	12.285	131	12.252	1.765	0	20	12.710	110	12.659	1.042	0	18
	Retail - Secured on real estate property	10,278	75	10,281	1,442	0	7	10,639	74	10,639	815	0	7
	Retail - Secured on real estate property - Of Which: SME	379	6	379	85	0	1	380	7	380	56	0	1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	9,899	69	9,902	1,357	0	6	10,258	67	10,258	758	0	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2.008	55	1.971	323	0	13	2.071	36	2.020	227	0	11
	Retail - Other Retail - Of Which: SME	557	16	556	144	0	5	545	12	537	117	0	5
	Retail - Other Retail - Of Which: non-SME	1,450	39	1,415	179	0	8	1,526	24	1,483	109	0	6
	Equity	363	0	363	1,096	0	0	387	0	387	1,134	0	0
	Securitisation												
	Other non credit-obligation assets												
Original exposure, unlike Exposure value, is re	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	415	0	438	25	0	0	389	0	453	88	0	0
	Institutions	2,828	0	2,810	366	0	0	3,099	0	3,035	555	0	0
	Corporates	272	1	268	90	0	0	274	1	270	85	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	105	0	105	0	0	0	2	0	2	12	0	0
	Retail - Secured on real estate property	125 87	4	125	19 14	0	1	126	5	125 83	12	0	1
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	8/	2	8/	14	0	0	83	3	83	8	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-	84	0	84	13	0	0	80	0	80	1 7	0	0
FRANCE	Retail - Secured on real estate property - Or Which: Hon-	04	2	04	13	0	0	00	2	00	,	0	0
	Retail - Other Retail	39	2	39	6	0	0	43	3	42	4	0	1
	Retail - Other Retail - Of Which: SME	4	2	35	1	0	0	43	2	4	1	0	,
	Retail - Other Retail - Of Which: non-SME	34	2	34	4	0	0	38	2	38	3	0	0
	Equity	4	, ž	4	16	0	0	9	, 0	9	33	0	0
	Securitisation			7	10	Ů	Ů	,	ů	,	- 33	Ů	<u> </u>
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	11	0	11	0	0	0	11	0	11	2	0	0
	Institutions	904	0	901	211	0	0	889	0	889	317	0	0
	Corporates	1,329	0	1,328	90	0	0	243	0	243	63	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	14	0	14	51	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
NETHERLANDS	Central banks and central governments Institutions Corporates Of Which Specialised Lending Corporates Of Which SPE  Retail Retail Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which SPE Retail - Secured on real estate property - Of Which non- Retail - Qualifyring Revolving Retail - Other Retail - Other Retail - Other Retail - Secured on real estate property - Of Which non- Retail - Other Retail - Other Retail - Of Which SPE Retail - Other Retail - Of Which SPE Retail - Other Retail - Of Which special - Other Retail - Other Reta	34 1.857 30 0 0 2 2 2 1 1 0 0 0 0	0 0 0 0 0 0 0 0 0	34 1.857 25 0 0 2 2 2 1 1 0 0 0 0	0 217 12 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	34 1.494 174 0 1 2 2 0 0 2 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	34 1.494 167 0 1 2 2 2 0 0 0 0 0	7 320 60 0 1 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Securitisation Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	209	0	216	0	0	0	218	0	224	18	0	0
	Institutions	1.283	0	1.273	215	0	0	1.562	0	1.559	436	0	0
	Corporates	221	1	260	128	0	0	83	0	76	27	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	135	U	134	22	0	0	133	0	132	13	0	
	Retail - Secured on real estate property	135	2	134	17	0	1	105	2	105	13	0	1
	Retail - Secured on real estate property - Of Which: SME	106	1	100	1/	0	0	105	1	105	,	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	103	1	103	16	0	0	101	1	101	0	0	0
GERMANT	Retail - Qualifying Revolving	103	1	103	.0	0	0	101		101	0	0	0
	Retail - Other Retail	27	2	26	5	l 0	0	28	2	27	4	0	1 0
	Retail - Other Retail - Of Which: SME	5	1	5	1	ō	ō	5	0	5	1	ō	ō
	Retail - Other Retail - Of Which: non-SME	22	1	21	3	0	ō	22	1	22	2	o o	ō
	Equity	4	0	4	12	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	566	0	567	37	0	0	600	0	600	124	0	0
	Institutions	684	0	669	76	0	0	414	0	396	84	0	0
	Corporates	51	0	48	28	0	0	53	0	51	30	0	0
	Corporates - Of Which: Specialised Lending	2	0	2	2	0	0	2	0	2	2	0	0
	Corporates - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail	107	1	107	18	0	0	112	3	112	11	0	0
	Retail - Secured on real estate property	76	1	76	12	0	0	80	2	80	7	0	0
DEL CYLINA	Retail - Secured on real estate property - Of Which: SME	5	1	5	1	0	0	4	0	4	1	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-	71	0	71	11	0	0	76	1	76	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	31	1	32	6	0	0	32	1	32	4	0	0
		- 6	0	7	2	0	0	5	0	6	1	0	0
	Retail - Other Retail - Of Which: non-SME	25	1	24	4	0	0	27	1	26	3	0	0
	Equity Securitisation	U	0	U	1	0	0	0	0	0	1	U	-
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1.186	0	1.186	177	0	0	1.644	0	1.644	290	0	0
	Corporates	64	0	63	26	0	0	1.725	0	1.725	95	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	6	0	6	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	U	4	0	4	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: smc Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	1	0	1	0	0	0
UNITED KINGDOM	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	o o	3	0	3	0	0	o o
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	ő	0	0	0	0	0	ő
	Retail - Other Retail - Of Which: non-SME	2	0	2	ō	0	ō	3	ō	3	0	0	ō
	Equity	0	0	0	0	0	ō	0	ō	ō	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	1.119	0	1.123	3	0	0	938	0	938	77	0	0
	Institutions	9	0	9	1	0	0	9	0	9	1	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	U	0	0	0	0	0	0	U	0	0	0	0
Otto C	Retail - Secured on real estate property - Of Which: non-	U	0	0	0	0	0	0	U	0	0	0	0
Other Countries	Retail - Qualifying Revolving	0	0	0	U	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1 1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	1 0	0	0	0	0	0	0	0	0	ľ
	Equity	2	0	2	8	0	١ ،	0	0	ľ	0	0	ľ
	Securitisation	_	Ü			ŭ	Ü		Ü	Ů			, i
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	859	0	859	125	0	0	814	0	814	304	0	0
	Institutions	125	0	125	32	0	0	80	0	80	18	0	0
	Corporates	5	0	5	2	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31	12/2014					As of 30,	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 927 41 0	0 0 0	0 926 41 0	0 109 9 0	0 0 0	0 0 0 0	0 1.233 108 0	0 0 0 0	0 1.233 108 0	0 184 86 0	0 0 0 0	0 0 0 0
SWITZERLAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SNE Retail - Secured on real estate property - Of Which: Non- Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	4 3 0 3 0 1	0 0 0 0 0	4 3 0 3 0 1	1 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	4 3 0 3 0 2 1	0 0 0 0 0	4 3 0 3 0 2 1	1 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non credit-obligation assets IRB Total	0	0	0	0	0	0	0	0	0	0	0	0

IRB Total

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

#### Sovereign Exposure

	(mla FUD)							As of	31/12/2014						
	(mln EUR)	GROSS DI	RECT LONG accounting value			exposures (long) i	net of cash short only where there		T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)	positions of sove	is a maturit	ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Austria	3 15 71 54		3 15 71 54	3 15 61 49										
Total  [ 0 - 3M	Belgium	143 10 4 177 359 550	0	143 10 4 177 359	4 156 170 331	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「 [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total   Tota	Estonia	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	Finland	4	0	4	0	0	0	0	0	0	0	0	0	0	
Total	France	10 26 9 95 207	0	10 26 9 95 207	11 1 88 42	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)		As of 31/12/2014  DIRECT LONG SES (accounting value positions of sovereign debt to other counterpaties only where there												
				NET DIRECT PO	OSITIONS (gross e	exposures (long) i	net of cash short	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) (1)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Germany	29 10 21 34	0	29 10 21 34	24 1 15	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	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Greece	0	0	0	0	0	0		0				0		0
Total  [ 0 - 3M [	Hungary	0		0	0			0		0	0	0		0	
Total  [ 0 - 3M [	Ireland	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]	Italy	15 121 325 270 127	0	15 121 325 270 127	15 121 325 270 127	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M[ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latvia	859	0	859	859	0	0	0	0	0	0	0	0	0	0
Total    Total	Lithuania	13	0	13	13	0	0	0	0	0	0	0	0	0	0
Total  [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y[ [5Y - 10Y[ [10Y - more  Total	Luxembourg	13 376 26 411 185 743 875 508	0 360 0 401 134 716 202 400 2,214	13 376 26 411 185 743 875 508	13 0 20 0 20 13 580 108	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(min EUR)		As of 31/12/2014  S DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash short DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet												
			RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) i	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	y matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	34 34	0	34 34	29	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Poland	18 4 26 33		18 4 26 33	18 4 26 33										
Total  [ 0 - 3M [	Portugal	81 103 29	0	103 29	81 103 29	0	0	0	0	0	0	0	0	0	0
Total	Romania	132	0	132	132	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Slovakia	8 31	0	0 2 8 31	8 12	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovenia	41	0	41	22	0	0	0	0	0	0	0	0	0	0
Total    Total	Spain	75	0	75	70	0	0	0	0	0	0	0	0	0	0
Total	Sweden	75	0	75	70	0	0	0	0	0	0	0	0	0	0
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	United Kingdom		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	Iceland	0		0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein	0		0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Norway	0	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	Canada	5	0	5	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 10Y F F 10Y - more	Hong Kong	5	0	5	0	0	0	0	0	0	0	0	0	0	0
Total	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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



#### Sovereign Exposure

Banque et Caisse d'Epargne de l'Etat, Luxembourg

	(mln EUR)							As of	31/12/2014						
			RECT LONG				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions)	, , , , , , , , , , , , , , , , , , , ,	is a maturit	ty matching) (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 ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Switzerland	13	13	13				0			0				
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA		13		0	0	0	U	0	0	0	0	0	0	0
Total  [ 0 - 3M    [ 3M - 1Y    [ 1Y - 2Y    [ 2Y - 3Y    [ 3Y - 5Y    [ 10Y - more	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Middle East	17 10 14	0	17 10 14	17 10 14	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y] [2Y - 3Y[ [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	41	0	41	41	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Africa	_	_	0	0	0	0		0	-	0	0	-	0	0
Total  [ 0 - 3M	Others	0	0	0	0	0	0 0	0	0	0	0	0	0	0	0
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to 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 EXPOSURES (	RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	ty matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
esidual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		15		15	15										
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Austria	113 8		113 8	103 3										
Total  [ 0 - 3M [	Belgium	4 64 114 389	0	4 64 114 389	4 64 94 191	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Bulgaria	572	0	572	354	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 10Y - more Total	Cyprus	0		0	0		0	0	0	0	0	0		0	0
0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ Y - 10Y [ 0Y - more	Czech Republic	6 58	0	6 58	6	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ Y - 10Y [ 0Y - more	Denmark	64	0	64	6	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ Y - 10Y [ 0Y - more	Estonia	0		0	0			0		0	0	0		0	
Total 0 - 3M [ 10 - 3M [ 11 - 1Y [ 12 - 2Y [ 12 - 3Y [ 13 - 5Y [ 14 - 10Y [ 15 - 10Y [ 15 - 10] [ 15 - 10] [ 15 - 10] [ 15 - 10] [ 15 - 10] [ 15 - 10] [ 16 - 10] [ 17 - 10] [ 18 - 10] [ 1	Finland	4	0	4	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ Y - 10Y [ 0Y - more	France	26 16 17 74 216	0	26 16 17 74 216	10 9 11 74 51	0	0	0	0	0	0	0	0	0	0



	(min EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	xposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p			is a maturit			Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (∙)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Germany	9 20 10 22 34	0	9 20 10 22 34	9 15 0 1 15	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	Croatia	0	0	0	0		0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Greece	0		0	0	0		0			0			0	0
Total  [ 0 - 3M [	Hungary		0				0		0	0		0	0		, and the second
Total	Ireland	17 12	0	17 12	12			0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y] [10Y-more Total	Italy	29 102 588 39 85	0	29 102 588 39 85	12 102 588 39 85	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Latvia	<b>814</b> 5	0	<b>814</b> 5	<b>814</b> 5	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Lithuania	13 11	0	13 11	13 11	0	0	0	0	0	0	0	0	0	0
Total	Luxembourg	23 387 400 1 213 728 515 590 2,834	0 387 400 1 213 531 226 483 2,242	23 387 400 1 213 728 515 590 2,834	23 0 166 269 106 542	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p			is a maturit	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fail value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Netherlands	34 <b>34</b>	0	34 <b>34</b>	29 <b>29</b>	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	32 11 35 33		32 11 35 33	32 4 28 33										
Total	Portugal	111 103 28	0	111 103 28	96 103 28	0	0	0	0	0	0	0	0	0	0
Total	Romania	132	0	132	132	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y  [5Y-10Y[	Slovakia	29 28 13 19	0	29 28 13 19	0 28 12 0	0	0	0	0	0	0	0	0	0	0
10Y - more   Total     0 - 3M	Slovenia	90	0	90	40	0	0	0	0	0	0	0	0	0	0
Total    0 - 3M     1 - 3M     1 - 4M     1 - 2Y     1 - 2Y     2 - 3Y     3 - 5Y     5 - 10Y     10Y - more	Spain	<b>0</b> 3 75	0	0 3 75	0 70	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Sweden	<b>78</b> 29	0	<b>78</b> 29	<b>70</b> 29	0	0	0	0	0	0	0	0	0	0
Γ10Y - more Total		29	0	29	29	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
	(	GROSS DI EXPOSURES (	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ ]10Y - more Total	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0		0	0
Total	Norway										-		0		
Total  [ 0 - 3M	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 10Y - more       Total	Canada	11	0	11	6	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more	Hong Kong	11	0	11	6	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
Total [0 - 3Mf [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)
		gross of p	orovisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	China														
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland	15	15	15	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Other advanced economies non EEA	15	15	15	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 10Y - more	Middle East	26	0	26	26	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	Latin America and the Caribbean	26	0	26	26	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M[	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 5Y - 10Y [       ]       ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



## Leverage ratio

(mln EUR, %)		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	2,323	2,642	LRCom {20}	
В	Total leverage ratio exposures	42,721	46,039	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	5.44%	5.74%	A/B	