

Bank Name	N.V. Bank Nederlandse Gemeenten
LEI Code	529900GGYMNGRQTDOO93
Country Code	NL

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION		
OWN FUNDS	2,770	2,976	CA1 {1}	Articles 4(118) and 72 of CRR		
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,770	2,976	CA1 {1.1.1}	Article 50 of CRR		
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	146	146	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	2,702	2,796	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	609	619	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR		
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR		
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR		
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Artide 84 of CRR		
Adjustments to CET1 due to prudential filters	-375	-338	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR		
(-) Intangible assets (including Goodwill)	0	0	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	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR		
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR		
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR		
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR		
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-63	-62	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) (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) (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 379(3) of CRR; Articles 36(1) point k) (viii) and 379(3) of CRR; Articles 36(1) point k) (viii) and 379(3) of CRR; Articles 36(1) point k) (viii) and 379(3) of CRR; Articles 36(1) point k) (viii) and 379(3) of CRR; Articles 36(1) point k) (viii) and 379(3) of CRR; Articles 36(1) point k) (viii) and 379(3) of CRR; Articles 36(1) point k) (viii) and 379(3) of CRR; Articles 36(1) point k) (viii) and 379(3) of CRR; Articles 36(1) point k) (viii) and 379(3) of CRR; Articles 36(1) point k) (viii) and 379(3) of CRR; Articles 36(1) point k) (viii) and 379(3) of CRR; Articles 36(1) point k) (viiii) and 379(3) of CRR; Articles 36(1) point k) (viiii) and 379(3) of CRR; Articles 36(1) point k) (viiii) and 379(3) of CRR; Articles 36(1) point k) (viiii) and 379(3) of CRR; Articles 36(1) point k) (viiii) and 379(3) of CRR; Articles 36(1) point k) (viiiii) and 379(3) of CRR; Articles 36(1) point k) (viiiii) and 379(3) of CRR; Articles 36(1) point k) (viiiiii) and 379(3) of CRR; Articles 36(1) point k) (viiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii		
Of which: from securitisation positions (-)	-63	-62	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		
<ul><li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a 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 {1.1.1.28}	-		
Transitional adjustments	-248	-185	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 (+/-)	-248	-185	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)	2,770	2,976	CA1 {1.1}	Article 25 of CRR		
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 71 of CRR		
Tier 2 Capital instruments (including grandfathered amounts)	0	0	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	11,681	11,826	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR		
Common Equity Tier 1 Capital ratio	23.71%	25.16%	CA3 {1}			
Tier 1 Capital ratio	23.71%	25.16%	CA3 {3}			
Total Capital ratio	23.71%	25.16%	CA3 {5}			



### **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	10,636	10,763
Risk exposure amount for securitisation and re-securitisations in the banking book	1,454	1,373
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	9,182	9,390
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	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	195	212
Risk exposure amount for operational risk	850	850
Other risk exposure amounts	0	0
Total Risk Exposure Amount	11,681	11,826

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



(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	6,181	3,121
Of which debt securities income	403	202
Of which loans and advances income	2,930	1,369
Interest expenses	5,742	2,914
(Of which deposits expenses)	232	49
(Of which debt securities issued expenses)	2,316	1,223
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	0
Net Fee and commission income	29	14
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	17	30
Gains or (-) losses on financial assets and liabilities held for trading, net	-308	57
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	144	3
Gains or (-) losses from hedge accounting, net	-6	20
Exchange differences [gain or (-) loss], net	-29	-26
Net other operating income /(expenses)	4	1
TOTAL OPERATING INCOME, NET	291	306
(Administrative expenses)	96	31
(Depreciation)	2	1
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	10	61
(Loans and receivables)	10	-2
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	63
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	5	7
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	179	206
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	126	155
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	126	155
Of which attributable to owners of the parent	126	155

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



### EBA 2015 EU-wide Transparency Exercise Market Risk N.V. Bank Nederlandse Gemeenten

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	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	/06/2015							
	EXPOSURE EXI AMOUNT AN	TOTAL BYCK TOTAL BYCK		TOTAL RISK TOTAL RISK	TOTAL DISK. TOTAL DISK.	VaR (Memoran	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR			·	VaR (Memorandum item)  STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
(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 (SVaRt-1)	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	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		
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								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Equities	0	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0	•					•	0	0	0	0	•							
Total	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U	U		

### FRA EUROPEAN BANKING

#### 2015 EU-wide Transparency Exercise

AUTHORITY	Credit Risk - Standardised Approach								
	N.V. Bank Nederlandse Gemeenten				Standardise	d Approach			
	tral governments or central banks lonal governments or local authorities lic sector entities liciteral Development Banks emational Organisations tiutions porates which: SME		As of 31/12/2	2014		As of 30/06/2015			
		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	10.001	57.533	0		13.913	61.060	0	
	Regional governments or local authorities	35,724	36,037	116		36,791	36,013	118	
	Public sector entities	3,600	2,348	366		3,397	2,294	358	
	Multilateral Development Banks	913	913	0		900	900	0	
		1,212	1,212	0		1,010	1,010	0	
	Institutions	12,316	1,035	385		12,388	2,010	586	
	Corporates	61,123	7,411	6,794		64,621	8,245	7,424	
		14,437	643	639		15,183	679	674	
	Retail	3,962	831	665		0	0	0	
6		964	106	101		0	0	0	
Consolidated data		250	77	77		243	75	75	
		0	0	0	45	0	0	0	40
		40	25	29	15	135	117	132	18
		0 1,944	1.944	0 525		1.890	1.890	0 467	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1,944	1,944	525		1,890	200	20	
	Collective investments undertakings (CIU)	99	99	124		200 92	92	126	
	Equity	57	57	57		92 50	50	50	
	Securitisation	3,390	3.202	1.454		3,388	3.192	1,373	
	Other exposures	16.090	16.090	1,434		13,240	13,240	35	
I	Standardised Total	150.720	128.815	10.636	53	152.259	130.388	10.763	50

					Standardise	d Approach			
		ı	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	4,634	4,634	0		8,670	54,613	0	
	Regional governments or local authorities	35,560	31,548	0		36.632	35,329	0	
	Public sector entities	2,584	1,665	356		2,402	1,568	358	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,707	116	29		1,783	91	23	
	Corporates	58,234	53,254	5,676		61,711	6,702	6,305	
	of which: SME	14.437	13.840	647		15.183	679	674	
	Retail	3,962	3,478	666		0	0	0	
	of which: SME	964	879	104		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	250	250	77		243	75	75	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	15	14	5	35	27	37	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	544	544	54		584	584	58	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	80	80	105		72	72	106	
	Equity	57	57	57		50	50	50	
	Securitisation								
	Other exposures	16,090	16,090	46		13,240	13,240	35	
	Standardised Total <sup>2</sup>				43				40

of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure <sup>†</sup> 0  0  0  0  0  5,689 1,347	Exposure Value <sup>1</sup> 0 0 0 0 0 630		Value adjustments and provisions <sup>2</sup>		Exposure Value <sup>1</sup> 656 0 0 0		Value adjustments and provisions <sup>2</sup>
Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which SME Retal Archite SME Retal Archite SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0 0 0 5,689	0 0 0 0	0 0 0 0	adjustments and	Original Exposure <sup>1</sup> 0 0 0 0 0 0	Value <sup>1</sup>	amount	adjustments and
Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates  of which SME Retarding of inchits SME Secured by mortusages on immovable property of which SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0 0	0 0 0		0 0 0 0	656 0 0 0	0 0 0	
Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME which: SME Retail of which: SME Secured by mortuages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Calmis on institutions and corporates with a ST credit assessment		0 0 0 0 630			0 0 0	0 0 0	0 0	
Multilateral Development Banks International Organisations Institutions Corporates of which SME Retail of which SME Services of the American SME UNITED KINGDOM Services of the American SME Exposures in default I tem associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0 0 630			0 0 0	0	0	
International Organisations Institutions Corporates of which: SME Retail of which: SME of which: SME of which: SME Secured by mortrages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0 630			0	0	0	
Institutions Corporate SME of which: SME Retail Of which: SME of which: SME of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		630			0	0		
Corporates of which: SME exposures in default. Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment.		630						
of which: SME Retail dishib: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	1,347				5,542	680	263	
Retail of which: SME UNITED KINGDOM Secured by mortagaes on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		1,336	501		1,464	796	523	
of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
UNITED KINGDOM Secured by mortsages on immovable property of which: SHE Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	126	126	13		125	125	12	
	U	U	0		U	U	0	
Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
Securitisation	U	0	U		U	0	0	
		0	0		0	0	0	
Other exposures Standardised Total <sup>2</sup>	0				U			

SERENTIATION (CELL)

(1) Original exposure, unlike Exposure value, is exported 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 counteparty does not include Securistication exposures

					Standardise	d Approach			
			As of 31/12/2	014		ı	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 a provisions
	Central governments or central banks	1.032	1.032	0		1.005	1.290	0	
	Regional governments or local authorities	0	0	0		0	144	0	
	Public sector entities	274	274	0		269	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,516	119	53		1,454	123	60	
	Corporates	263	258	165		262	242	164	
	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	
FRANCE	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	(
	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		200	200	20	
	Collective investments undertakings (CIU)	19	19	19		20	20	20	
	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			
			As 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	1.326	1.326	0		1.270	1.270	0	
	Regional governments or local authorities	0	0	0		0	42	0	
	Public sector entities	741	741	0		727	727	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	766	118	38		952	57	29	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CEDMANN	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	U	0	0		U	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0
	Items associated with particularly high risk Covered honds	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	1 0	0		0	0	0	
	Equity	o o	l ,	0		0	0	0	
	Securitisation			,			l v	,	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

(1) Original exposure, unilise Exposure elucite, ir 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 Securistization exposures

					Standardise	d Approach			
			As of 31/12/2	014	Standardisc		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	1,771	0	0		1,352	0	0	
	Corporates	4	4	1		9	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LINITED CTATEC	of which: SME	0	0	0		0	0	0	
UNITED 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	
		I 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)	I 0	0	0		0	0	0	
	Equity	· · · · · · · · · · · · · · · · · · ·	U	0		U	0	L 0	
	Securitisation Other exposures	0	0	0		0	0	0	
		,	0	U		U	-		
	Standardised Total <sup>2</sup>				. 0				. 0

(2) Total value adjustments and	provisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
			As of 31/12/2	014		,	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	741	741	0		762	812	0	
	Regional governments or local authorities	0	0	0		0	175	35	
	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	212	5	2		79	5	1	
	Corporates	551	495	303		547	251	237	
	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	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).

					Standardise	ed Approach			
		A	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	1
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	1
	International Organisations	0	0	0		0	0	0	1
	Institutions	0	0	0		0	0	0	1
	Corporates of which: SME	U	0	0		U	0	0	1
	or which: SME Retail	0	0	0		Ü	0	0	1
	of which: SME	0	0	0		0	0	0	1
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	1
Counterpart 7	of which: SME	ů,	0	0		0	0	0	1
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	ō	0	-	0	0	ō	_
	Covered bonds	0	ō	ō		0	0	ō	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised fotal:

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

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

					Standardise	ed Approach			
			s of 31/12/2	014			s of 30/06/2	2015	
		Original Exposure <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 International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		Ü	0		
	Corporates	0	0	l ő		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	ŏ	ő	ŏ		0	ő	ŏ	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>		Ů	,	0		,	<u> </u>	

(1) Original exposure, unilise 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/:	2014		ı	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	
Country of	of which: SME	0	0	0		U	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	· ·	0	0	U	0	0	0	U
	Covered bonds	, o	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ň	0	0		0	0	0	
	Collective investments undertakings (CIU)	, i	0	0		0	0	o o	
	Equity	o o	0	0		0	0	0	
	Securitisation	, and the second		L ů			Ů	ı .	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

(2) Total value adjustments and pr	ovisions per country of counterparty does not include securistisation exposures								
					Standardise	d Approach			
		А	s of 31/12/2	014		ı	s 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 of which: SME	U	0	0		U	0	0	
	or which: SME Retail	U	0	0		U	0		
C	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	ŏ	0	0		0	0	, o	
	Exposures in default	ő	0	0	0	0	0	ő	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	-
	Covered bonds	0	0	ō		ō	ō	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

Standardised Total\*

(1) diginal exposure, unlike Episoure view, is reported before taking into account any effect due to credit conversion factors or credit risk milligation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counteparty does not include Securistization exposures



Credit Risk - IRB Approach

	Credit RISK - IRB Approach												
	N.V. Bank Nederlandse Gemeenten						IRB App	roach					
				As of 3	/12/2014					As of 30	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original I	xposure <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
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				0						0		

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

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EUK)	GROSS DII	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long)	net of cash short			SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions)	positions of sov	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	n negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Austria	0 0 247 0 61 470 189 967	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 247 0 61 470 189 967	0 0 247 0 61 470 189 <b>967</b>	0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0
TO-3M    TM-1Y    TY-2Y    TY-3Y    TY-3Y    TY-10Y    TO-10Y    TO-10Y	Belgium	0 0 0 111 184 50 397	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 111 184 50 397 <b>741</b>	0 0 0 111 184 0 397 <b>691</b>	0 0 0 0 0 0 50 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Bulgaria	741	0			30	0		0	0		J			Ţ
Total [0-3M-11/[19-24/[	Cyprus			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
Total  [ 0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Estonia	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  [1SY-10Y[ [10Y-more	Finland	0 0 0 0 0 91 568 269	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 91 568 269 928	0 0 0 0 0 91 568 269	0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total [0-3M[ 13M-1Y[ 13Y-2Y[ 12Y-3Y[ 13Y-5Y[ 15Y-10Y[ 10Y-more  Total	France	928 0 0 0 0 0 0 0 243 788 1,032	0 0 0 0 0	928 0 0 0 0 0 0 243 788 1,032	928 0 0 0 0 0 0 0 243 788 1,032	0 0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(min EUR)							As of 3	31/12/2014						
			RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) i	net of cash short	DIREC	T 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 valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1 Y 「 [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Germany	0 0 0 0 0 0 1,326 1,326	0 0 0 0 0	0 0 0 0 0 0 0 1,326 <b>1,326</b>	0 0 0 0 0 0 0 1,326 <b>1,326</b>	0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Hungary														
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[ [1Y-2Y[ [3Y-3Y[ [3Y-5Y[ [10Y-more Total	Italy	0 0 0 0 0 18 85 213 316	0 0 0 0 0	0 0 0 0 18 85 213	0 0 0 0 18 85 213	0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Latvia		0			0	ő	0	0	0	0	0	0	0	0
Total	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(mln EUR)							As of 3	31/12/2014						
		GROSS DII EXPOSURES (2		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	6 (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 [	Maita	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	Netherlands	2,484 1,130 1,459 1,157 2,859 9,666 12,707 31,462	2,484 1,130 1,459 1,157 2,544 8,034 12,382 29,190	2,484 1,130 1,459 1,157 2,859 9,666 12,707 <b>31,462</b>	0 0 0 0 316 1.632 242 2,190	0 0 0 0 0 0 0 82 82	0 0 0 0 0	20 0 50 20 60 20 552 722	0 0 3 2 9 4 303 <b>321</b>	0 50 20 0 7 24 250 <b>351</b>	0 0 0 0 0 0 -79	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		-												
Total  [ 0 - 3M [	Romania	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 [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Spain	0 0 0 0 0 221 0	0 0 0 0 0 95 0	0 0 0 0 0 221 0	0 0 0 0 0 127 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total    0 - 3M     13M - 1Y     14 - 2Y     27 - 3Y     37 - 5Y     10Y - more	Sweden	221	95	221	127	Ö	ō	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

	(mln EUR)							As of	31/12/2014						
	(HIII EUK)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e	exposures (long) ner counterpaties	net of cash short		T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)	positions of sov	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	n negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
T 0 - 3M	Norway														
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 130 Y - more       ]     ]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	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

	(mln EUR)							As of 3	31/12/2014						
			RECT LONG		OSITIONS (gross e		net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVER	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p		positions of sov	is a maturit	ty matching) (1)	omy where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with p	oositive fair value	Derivatives with	n negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	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
101a    0 - 3M    3M - 1Y    1Y - 2Y    1Y - 2Y    3Y - 5Y    1SY - 10Y    10Y - more	Other advanced economies non EEA	_													
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ 3M-1Y[ 17-2Y[ 17-2Y[ 17-2Y[ 13Y-5Y[ 13Y-5Y[ 15Y-10Y[ 10Y-more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



	(mln EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e	exposures (long)	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)	- 25/11/5/13 01 300	is a maturit	y matching) 1)	, male dicie	Derivatives with p	oositive 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   2Y - 3Y   3Y - 5Y   Y - 10Y   0Y - more	Austria	0 247 0 0 59 459 177 <b>942</b>	0 0 0 0 0 0	0 247 0 0 59 459 177 <b>942</b>	0 247 0 0 59 459 177 <b>942</b>	0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
70 - 3M   3M - 1Y   1Y - 2Y   2Y - 3Y   3Y - 5Y   5Y - 10Y   0Y - more	Belgium	0 0 107 182 0 54 419 762	0 0 0 0 0 0	0 0 107 182 0 54 419 762	0 0 107 182 0 0 419 708	0 0 0 0 0 54 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
0 - 3M [ M - 1Y [ LY - 2Y [ LY - 3Y [ LY - 5Y [ LY - 10Y [ LY - more Total	Bulgaria	0		0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y   6Y - 10Y   0Y - more	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- 3M [ M - 1Y   Y - 2Y   Y - 3Y   Y - 5Y   - 10Y   Y - more	Czech Republic			-											
Fotal - 3M [ 4 - 1Y [ 7 - 2Y [ 7 - 3Y [ 7 - 5Y [ - 10Y [ 7 - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total - 3M [ M - 1Y [ Y - 2Y [ Y - 3Y [ / - 5Y [ - 10Y [ Y - more	Estonia		0	-			0	0	0	-		0	0	-	0
Fotal - 3M [ 4 - 1Y [ 7 - 2Y [ 7 - 3Y [ 7 - 5Y [ 7 - 10Y [ 7 - more Fotal	Finland	0 0 0 0 0 91 551 265	0 0 0 0 0 0	0 0 0 0 0 91 551 265	0 0 0 0 0 91 551 265	0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0
otal - 3M [ - 1Y [ - 2Y [ - 3Y [ - 5Y [ - 10Y [ - more otal	France	907 0 0 0 0 0 239 765 1,005	0 0 0 0 0 0	907 0 0 0 0 0 239 765 1,005	907 0 0 0 0 0 0 239 765 1,005	0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0



	GROSS DI													
		RECT LONG accounting value				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	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
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 (-)
Germany	0 0 0 0 0 0 1,270	0 0 0 0 0 0	0 0 0 0 0 0 1,270	0 0 0 0 0 0 1,270	0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
Croatia		0			0	0	0	0	0	0	0	0	0	0
Greece														0
Hungary												-		-
Ireland														0
Italy	0 0 0 0 0 15 83	0 0 0 0 0	0 0 0 0 15 83	0 0 0 0 0 15 83	0 0 0 0 0	0 0 0 0 0			-			-		0
Latvia		J			_		-		-			-		0
Lithuania														0
Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Germany  Croatia  Greece  Hungary  Ireland  Italy  Latvia	Germany	Of which: loans and advances   Of which: loans and advances   Of the property   Of	Of which: loans and advances   Of which: loans and advances	Of which: loans and advances   Of which: AFS banking book.	Of which: loans and advances   Of which: APS banking book   Designated at fair value through profitaloss)   Designation   Desi	Of which: loans and advances   Of which: FXO of which: FXO of which: FXO designated at fair standard assets held for trading profitations bearing book.   Of which: FXO designated at fair standard assets held for trading profitations   Of the profitations   Of th	Of which: Ioans and advances   Of which: AFS banking book   Odesignated at facility   Ioans and advances   Of which: AFS banking book   Odesignated at facility   Ioans and advances   Odesignated at facility   Ioans   Odesignated at facility   Ioans   Odesignated at facility   Ioans   Odesignated at facility   Ioans   Ioans	Of which lears and advances   Of which AFS   Danking book   Dank	Continue	Control   Cont	Creation   Creation	Contact   Cont	Par-value (1)   Record value   Par-value (2)   Record value   Par-value (3)   Record value   Par-value (4)   Record value   Par-value (5)   Record value   Par-value (7)   Record value   Par-value (7)   Record value   Par-value (7)   Record value   Par-value (7)   Record value   Par-value (8)   Record value   Par-value (9)   Record value   Par-value (9)   Record value   Par-value (1)   Record value



	(min EUR)		As of 30/06/2015												
		GROSS DII	RECT LONG	NET DIRECT PO	SITIONS (gross of ereign debt to otl	exposures (long) her counterpaties	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		gross of p		is a maturity matching) (1)			Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with positive fair value		e Derivatives with negative fair 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   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Netherlands	3,601 1,041 1,386 1,135 2,813 9,355 12,946 32,277	3,601 1,041 1,386 1,135 2,499 7,769 12,593 <b>30,023</b>	3,601 1,041 1,386 1,135 2,813 9,355 12,946 32,277	0 0 0 0 315 1.586 274 2,175	0 0 0 0 0 0 79 <b>79</b>	0 0 0 0 0	0 50 10 10 60 20 552 <b>702</b>	0 1 1 1 8 4 257 271	0 0 0 0 17 14 250 281	0 0 0 0 0 0 -64 -64	0	0	0	0
[ 0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y   [ 10Y - more	Portugal	-		-						-	-			-	
Total [0 - 3M[ [3M - 1Y] [1Y - 2Y[ [2Y - 3Y] [3Y - 5Y] [5Y - 10Y[ [10Y - more	Romania	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	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Spain	0 0 0 0 0 0 0 0 214	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 214	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0
Total	Sweden	214	93	214	121	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 DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	gross of provisions) (1)		is a maturity matching) (1)			Derivatives with p	oositive fair value	Derivatives with negative fair value		Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at 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 [	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] [10Y - more	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 [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more	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
Total [0 - 3M] [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 accounting value	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		gross of p	provisions) (1)	is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at 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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Switzerland	0		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 10Y - more       ] ]      [ 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Africa	0	0	0	0	0	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	
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a 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 impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and		Gross carrying amount			Accumulated impair changes in fair value provisions <sup>4</sup>	ment, accumulated e due to credit risk and	Collaterals and
	Of which performing but past due >30		performing but		On performing On non-performing	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures	
		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures			days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	
(mln EUR, %)  Debt securities (including at amortised cost and fair value)	18,170	0	19	19	338	0	0	18,128	0	98	98	390	63	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,874	0	0	0	2	0	0	9,511	0	0	0	2	0	0
Credit institutions	2,066	0	0	0	2	0	0	2,278	0	0	0	6	0	0
Other financial corporations	4,492	0	19	19	112	0	0	4,501	0	98	98	119	63	0
Non-financial corporations	1,737	0	0	0	221	0	0	1,838	0	0	0	262	0	0
Loans and advances(including at amortised cost and fair value)	102,217	0	112	112	16	34	4	104,205	0	117	117	43	32	5
Central banks	2,241	0	0	0	0	0	0	5,295	0	0	0	0	0	0
General governments	33,012	0	0	0	0	0	0	33,844	0	0	0	0	0	0
Credit institutions	10,604	0	0	0	0	0	0	9,191	0	0	0	0	0	0
Other financial corporations	1,281	0	27	27	0	4	0	1,282	0	19	19	1	2	0
Non-financial corporations	51,410	0	60	60	16	24	0	50,869	0	58	58	38	24	0
Households	3,669	0	25	25	0	6	4	3,724	0	40	40	3	6	5
DEBT INSTRUMENTS other than HFT	120,387	0	131	131	354	34	4	122,333	0	215	215	432	95	5
OFF-BALANCE SHEET EXPOSURES	11,097		0	0	0	0	0	12,386		0	0	0	0	0

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

<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

ſ			As of 31/12/2014			As of 30/06/2015						
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on		
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	32	0	0	0	10	242	0	0	0	20		
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	32	0	0	0	10	242	0	0	0	20		
Households	0	0	0	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	32	0	0	0	10	242	0	0	0	20		
Loan commitments given	12	0	0	0	10	10	0	0	0	10		

<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 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	2,770	2,976	LRCom {20}	
В	Total leverage ratio exposures	131,059	132,909	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	2.11%	2.24%	A/B	



#### Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06	/2015	
	Mortgage   [Loans collateralized by in		Mortgage I [Loans collateralized by in		
(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 1	
Loans and advances	250	250	243	243	
of which: Other financial corporations	0	0	0	0	
of which: Non-financial corporations	0	0	0	0	
of which: Households	250	250	243	243	

<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.