

Bank Name	DEXIA SA
LEI Code	D3K6HXMBBB6SK9OXH394
Country Code	BE



# 2018 EU-wide Transparency Exercise Capital

				A621/12/2017	A6 20/05/2010	CORFRICORE	DECH ATTOM
Part				As of 31/12/2017	As of 30/06/2018	COLON (5010 5010)	REGULATION Articles 4(119) and 72 of CSP
### 18							
Part			transitional adjustments)				
			instruments)				
			Retained earnings			C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Part			Accumulated other comprehensive income	, ,	,-		
Part		A.1.4	Other Reserves	-11,438	-12,355	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
Part		A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Part		A.1.6	Minority interest given recognition in CET1 capital	156	151	C 01.00 (r230,c010)	Article 84 of CRR
Part   Color		A.1.7	Adjustments to CET1 due to prudential filters	683	608	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
No.		A.1.8	(-) Intangible assets (including Goodwill)	-35	-31	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
Part		A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
Part		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
All		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
ACT   Comment		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	Ö	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles. 4(36), 36(1) point (b) (i) and 89 to 91 of CRS; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b), 244(1) point (b) and 258 of CRS; Articles 36(1) point (b) (iii) and 279(1) of CRS; Articles 36(1) point (b) (iv) and 153(8) of CRS and Articles 36(1) point (b) (iv) and 155(4) of CRS.
March   Marc		A.1.14.1		0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
Mathematics		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
Teach Paris		A.1.16		0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
Transference   Tran		A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment</li> </ul>	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
ALTO   CONTROLLED   CONTROLLED   CONTROLLED		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
ALI	Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
A   131   Transform disjustment due to generalment CTT Capital Instruments (17)   0   0   0   0.00		A.1.20	CET1 capital elements or deductions - other	0	-101	C 01.00 (r529,c010)	-
A   17   Trenditional displacement due to subtroad entering transmit (x)		A.1.21	Transitional adjustments	740	168	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
A   222   Other transformed adjustments to CTT Copiel (n/1)		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
Add   Additional Text   Captal components and discussions and after transformed eleganders		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	41	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A21		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	699	168	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A22    Color Additional Tier 1 Capital components and discirctors   Capital Components and discirctors and plantments   Capital Components and discirctors and plantments   Capital Components and discirctors and plantments   Capital Components   Capital		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48	38	C 01.00 (r530,c010)	Article 61 of CRR
A23   Chief Additional Text Cupiled Components and deductions   0   0		A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A24   Additional Tor 1 transformal adjustments		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A   TIER   CAPTAL (net of deductions and after transitional adjustments)   6,544   6,230   (0.1.0 (pts_datb)   Anno 23 of OR		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0		
A.4   THE 2 CAPITAL (set of deductions and after transitional adjustments)   267   172   C.0.100 (1796,0019)   Annote 71 of CR		A.2.4	Additional Tier 1 transitional adjustments	48	38	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.1.1 Ter 2 Capital indiviments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,544	8,230	C 01.00 (r015,c010)	Article 25 of CRR
A4.2 Other Tier 2 Capital components and deductions  215  113  113  114  115  115  116  117  117  118  118  119  119  119  119		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	267	172	C 01.00 (r750,c010)	Article 71 of CRR
A42 Other Tier 2 Capital components and deductions  215 113 + C. C. 10 (1974, 010) + C. 01.00 (1974, 010) + C. 01.		A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
OWN FUNDS   REQUIREMENTS   B		A.4.2	Other Tier 2 Capital components and deductions	215	113	+ C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) +	
CAPITAL RATIOS (%)   C.2   TIER 1 CAPITAL RATIO (transitional period)   19.48%   25.01%   CA3 (3)						+ C 01.00 (r960,c010)	
C.1   COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)   19.48%   25.01%   C.3 (1)							Articles 92(3), 95, 96 and 98 of CRR
C.2   TIER 1 CAPITAL RATIO (transitional period)   19.62%   25.13%   Cx3 (3)							
Transitional period   C.2   Tick CLPT Lik Kin (I (transitional period)   19.02%   25.15%   C.3   C.3   TOTAL CAPITAL RATIO (transitional period)   20.42%   25.66%   C.3   C	CADITAL BATTOS (91)			19.48%	25.01%		-
CETI Capital   D   COMMON EQUITY TIER 1 CAPITAL (fully loaded)   5,756   8,024   (1,4,1,1,3,4,1,3,1,1,1,1,1,1,1,1,1,1,1,1,	Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.62%	25.13%	CA3 {3}	-
CETI RATIO (%)   E   COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)   17.26%   24.51%   [0.11/(1-0.1)]   .   .   .   .   .   .   .   .   .	0771 0 111	C.3	TOTAL CAPITAL RATIO (transitional period)	20.42%	25.66%		-
F	Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,756	8,024	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
F   Adjustments to AT1 due to IFRS 9 transitional arrangements   0   C05.01 (+40,d20)		E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.26%	24.51%	[D.1]/[B-B.1]	-
Memo items  F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C05.01 (+40,e30)		F	Adjustments to CET1 due to IFRS 9 transitional arrangements		168	C 05.01 (r440,c010)	
F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C05.01 (+40,c030)	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
F Adjustments included in RWAs due to IFRS 9 transitional arrangements 10 C05.01 (+40,040)	Piemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		10	C 05.01 (r440,c040)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



# Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,544	8,230	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	5,756	8,024	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	142,447	132,341	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	142,447	132,341	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.6%	6.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.0%	6.1%	C 47.00 (r330,c010)	



# Risk exposure amounts

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	28,090	26,968
Risk exposure amount for securitisation and re-securitisations in the banking book	909	887
Risk exposure amount for contributions to the default fund of a CCP	17	12
Risk exposure amount Other credit risk	27,163	26,069
Risk exposure amount for position, foreign exchange and commodities (Market risk)	980	1,754
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	2,377	2,417
Risk exposure amount for operational risk	475	475
Other risk exposure amounts	1,429	1,135
Total Risk Exposure Amount	33,351	32,749

 $<sup>^{\</sup>left(1\right)}$  May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



# P&L

DEXIA SA

	As of 31/12/2017	As of 30/06/2018
(mln EUR) Interest income	9,866	4,524
Of which debt securities income	1,731	700
Of which loans and advances income	1,751	802
Interest expenses	9,696	4,475
(Of which deposits expenses)	67	293
	1,480	737
(Of which debt securities issued expenses) (Expenses on share capital repayable on demand)	1,400	0
Dividend income	2	2
Net Fee and commission income	-3	-4
	-3	-4
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	-162	-51
Gains or (-) losses on financial assets and liabilities held for trading, net	12	-1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	35	25
Gains or (-) losses from hedge accounting, net	-131	-220
Exchange differences [gain or (-) loss], net	0	-3
Net other operating income /(expenses)	14	3
TOTAL OPERATING INCOME, NET	-62	-200
(Administrative expenses)	406	242
(Depreciation)	15	11
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-3	-2
(Commitments and guarantees given)	-3	-2
(Other provisions)	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	-57	
Of which restructuring <sup>1</sup>	14	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-30	-50
(Financial assets at fair value through other comprehensive income)	n.a.	-4
(Financial assets at amortised cost)	n.a.	-46
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	-3
(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	0	8
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	-451	-390
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-463	-424
Profit or (-) loss after tax from discontinued operations	2	0
PROFIT OR (-) LOSS FOR THE YEAR	-461	-424
Of which attributable to owners of the parent	-462	-419

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

In the line "of which pending legal issues and tax litigations", the amount presented is the evolution of the stock of provisions (liability side) during the year 2017. However, this evolution does not correspond to allowances by the P&L line "other provisions" but gathers elements from various lines of the FINREP's statement of income, such as "net operating income (expenses)", "administrative expenses" and "profit or loss after tax from discontinued operations".

In addition, the amount of EUR 14 million, disclosed in the line "of which restructuring", presenting the evolution of the stock of provision (liability side) during the year 2017, is in fact recorded under "Administrative expenses" in the FINREP's statement of income.

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Market Risk DEXIA SA

									DEXIA :	SA.												
Ī	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017									As of 30/06	/2018					
		VaR (Memorandum item)		novandum item) STRESSED VaR (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CHARGE FOR CTP CAPITAL CHARGE			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP								
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	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 (SVaR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		
(mln EUR) Traded Debt Instruments	445	045	(valuey)	3	(Ovaliany)	18							(valuary)	1	(Orantary)	12						
Of which: General risk	234	945 227	7	2	14	18							5	1	15	13					( )	
Of which: Specific risk	148	0	ò	0	0	0							0	ō	0	0					( )	
Equities	0	0	0	0	0	0							0	0	0	0					4	
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 Commodities risk	215	559	0	0	1 0	0							I 0	0	0	0						
Total	660	1,504	7	2	14	18	0	0	0	0	0	319	5	1	15	13	0	0	0	0	0	250



Credit Risk - Standardised Approach

DEXIA SA

					Standardis	ed Approach				
			As of 31/12	2/2017			As of 30/06/2018			
		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	
	(min EUR, %)									
	Central governments or central banks	21,626	23,979	1,135		20,273	22,354	991		
	Regional governments or local authorities	10.257	10.446	2.423		8.725	8.860	1.847		
	Public sector entities	4,089	2,391	1,130		3,994	2,090	877		
	Multilateral Development Banks	794	794	0		573	573	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	8.405	1.533	159		3.771	1.010	123		
	Corporates of which: SME	6,176	4,210	2,892		6,196	4,214	2,673		
	of which: SME Retail	0	0	0		0	0	0		
	Retail of which: SME	948	0	0		931	0	0		
Compatible to distance		0	0	0		0	0	0		
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	U	0		0	0	. 0		
	Exposures in default	428 0	282	388	80	243	119	161	62	
	Items associated with particularly high risk Covered bonds		0	0		0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0	0	0		
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0		
	Securitisation	2	2	4		2	2	4		
		0 1.761	1.761	195		1.533	1.533	207		
	Other exposures									
I	Standardised Total	54,486	45,398	8,326	106	46,241	40,755	6.883	98	

(I) 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)

					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
	(min EUR. %)	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	97	96	0		82	83	0			
	Regional governments or local authorities	546	614	123		509	558	112			
	Public sector entities	1.162	809	283		1,099	787	278			
	Multilateral Development Banks	1,102	009	203		0.059	767	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	,			0	0	0			
	Corporates	767	560	552		735	541	533			
	of which: SME	7.07	0	0		,,,,	0	0			
	Retail	o o	0	0		Ů	0	0			
	of which: SME	0		0		0	0	0			
FRANCE	Secured by mortgages on immovable property	o o	0	0		Ů	0	0			
TIVITCE	of which: SME	0	0	0		0	0	0			
	Exposures in default	140	94	121	30	117	81	119	20		
	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	23	23	23		57	57	57			
	Standardised Total <sup>2</sup>				30				20		

| Script Continue Separate Value | Separ

			Standardised Approach										
			As of 31/12	2/2017		As of 30/06/2018							
	(min EUR. %)	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	14,044	14,778	0		13,460	13,958	0					
	Regional governments or local authorities	14,044	14,770	0		13,400	13,536						
	Public sector entities	363	312	62		291	292	58					
	Multilateral Development Banks	0	311	02		2,72	1,72	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	4.244	576	11		2.828	269	5					
	Corporates	761	88	80		659	81	72					
	of which: SME	0	0	0		0	0	0					
	Retail	0	ō	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0					
OLIG BUTT	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	493	493	3		506	506	11					
	Standardised Total <sup>2</sup>				0				0				

10 Chajmal exposure, unlike Exposure value, in control deficer balling into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

(a) Total value adjustments and provisions per country of counterparty excludes those for secunitation engousses, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments for the control of the control of

Total value displacements and provi	sions per country or counterparty excludes those for securistisation exposures, additional valuation adjus	uncita (AVA) una cenci ovini funta	reductions reduced to the expo	aurea, aux meiuuea gerierur e	real risk augustineres.				
					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR. %)	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	7.153	7.153	1.431		6,695	6.695	1.339	
	Public sector entities	510	510	392		489	376	268	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	684	573	78		610	554	52	
	Corporates	481	789	395		545	849	429	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	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	
I	Equity	0	0	0		0	0	0	
1	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				3				4

Sandardised Total

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

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

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



Credit Risk - Standardised Approach

DEXIA SA

					Standardis	ed Approach				
			As of 31/1	2/2017		As of 30/06/2018				
		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 adjustment and provisions <sup>2</sup>	
	(min EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	216	222	45		201	207	41		
	Public sector entities	128	58	58		122	60	60		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	3.291	233	4		44	44	1		
	Corporates	1,476	194	194		1,346	198	198		
	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		
ITALY	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	36	0	0	1	34	0	0	1	
	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	60	60	60		18	18	18		
	Standardised Total <sup>2</sup>				19				28	

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).
Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the account of conversion factors or credit risk mitigation related to the conversion factors or credit risk mitigation related to the conversion factors or credit risk mitigation related to the conversion factors or credit risk mitigation related to the conversion factors or credit risk mitigation related to the conversion factors or credit risk mitigation related to the conversion factors or credit risk mitigation related to the conversion related to the conversion related to the conversion related to the conversion related to the conversi

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR. %)	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	729	729	146		764	764	153	
	Public sector entities	208	208	42		203	202	40	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	ō	0		0	0	0	
	Institutions	177	143	61		172	135	59	
	Corporates	515	1,473	519		1,000	1,715	615	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED 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	12	0	0	12	17	0	0	13
	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	4	4	4		7	7	7	
	Standardised Total <sup>2</sup> walke, is recorted before taking into account any effect due to credit conversion factors or credit risk m				14				15

10 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).

20 Total value adultaments and onvolvions or counter or countercavive exclusions tone counter or countercavive exclusions exclusions or counter or countercavive exclusions device those for security exclusions exclusions or counter or countercavive exclusions excounter or such exclusions e

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
	(min EUR. %)	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	664	673	n		629	636	0	
	Regional governments or local authorities	0.01	46	0		0.23	0.00	0	
	Public sector entities	251	25	25		238	16	8	
	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	488	350	350		398	332	332	
	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	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	53	30	30	13	55	35	38	12
	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>				15				14

Springer oppose, untile Epopuse value, is reported before being vito account any effect due to credit conversion factors or credit risk militation techniques (e.e., substitution effects).

(ii) Chiprail exposure, untile Epopuse value, is reported before being vito account any effect due to credit conversion factors or credit risk militation estimation (e.e., substitution effects).

(iv) Total value adjustments and convelorars or construit of construints variously exposure of the valuations of construints. (iv) And and other own funds reductions related to the exocurse, but includes coveral credit risk adjustments (AVV) and other own funds reductions related to the exocurse, but includes overal credit risk adjustments (AVV) and other own funds reductions related to the exocurse, but includes overal credit risk adjustments (AVV) and other own funds reductions related to the exocurse, but includes overal credit risk adjustments (AVV) and other own funds reductions related to the exocurse.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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 adjustmen and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	4.478	4.478	896		4.753	4.753	951	
	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	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0		0		0	0	0	
	Retail	0				0	0	0	
	of which: SME	0	0	0		0	0	0	
JAPAN	Secured by mortgages on immovable property	0	n n	0		0	0	0	
374 744	of which: SME	0	l ŏ	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	o o	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	

<sup>(1)</sup> Chainal 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 excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

DEXIA SA

				DEADY SIX					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		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>
	(min EUR, %)								
	Central governments or central banks	953	953	42		990	990	40	
	Regional governments or local authorities Public sector entities		4	1		0	0		
	Multilateral Development Banks	144 0	94	94		284	12	12	
	International Organisations	0		0		0	0		
	Institutions	0	0	0		0	0		
	Corporates	192	189	239		227	125	125	
	of which: SMF	192	109	2.39		227	123	123	
	Retail	0	, i	0		0	0	0	
	of which: SME	0	1 .			0		0	
PORTUGAL	Secured by mortgages on immovable property	0	l ŏ	0		0	0	0	
1011100112	of which: SME	0	1 0	0		0	0	0	
	Exposures in default	155	155	233	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				

Total sub-adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	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	176	663	0		140	630	0	
	Regional governments or local authorities	214	214	43		87	87	17	
	Public sector entities	209	209	42		205	205	41	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		116	7	7	
	Corporates	488	0	0		489	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	
CANADA	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		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

\*\* Uniquia value superative important programs from the response better tention and variety can be consisted in the construction of the constructi

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
	(min EUR. %)	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	223	1.344	0		220	1.305	0	
	Regional governments or local authorities	0	1,511	0		0	1,505	0	
	Public sector entities	982	122	122		942	103	103	
	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	325	42	42		306	37	37	
	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	- 6	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	3	-	2			4	4	
		3	- 3	3		4	4	4	
	Standardised Total <sup>2</sup>				115				124

(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).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



# Credit Risk - IRB Approach DEXIA SA

						DEADYON								
								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <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 <sup>(2)</sup>	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central Institu	banks and central governments	28.680	2	30.271	7.271	0	0	28.274	8	29.796	8.161	0	0
			70,219	294	71,702	5,467	0	22	64,697	125	66,625	5,033	0	21
	Corpora		20.490	649	18.662	5.677	0	129	19.667	609	17.974	5.604	0	134
		Corporates - Of Which: Specialised Lending	11,061	631	10,590	2,698	0	127	10,573	609	10,065	2,467	0	134
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Ξ	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	. 0	0	0
	Equity		189	0	189	420	0		172	0	172	386	0	
	Securit		4.310		4.257	909		5	3.957		3.942	887		4
		non credit-obligation assets				2						2		
	IRB To	tal				19,746						20,073		

<sup>| 19,746 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 1</sup> 

							IRB Appro	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure 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	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	11,572	2	11,575	2	0	0	10,397	8	10,398	2	0	0
	Institutions	14.254	109	14.842	549	0	13	12.039	103	12.623	431	0	10
	Corporates	6,271	96	5,784	1,066	0	5	5,829	96	5,244	1,032	0	5
	Corporates - Of Which: Specialised Lending	2.211	96	2.180	480	0	5	2.161	96	2.133	453	0	5
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	85	0	85	211	0	5	85	0	85	213	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Expe	osure <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	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	49	0	130	0	0	0	191	0	273	0	0	0
	Institutions	8,819	0	8,442	531	0	0	8,244	0	7,988	539	0	0
	Corporates	211	57	146	81	0	3	220	54	130	71	0	3
	Corporates - Of Which: Specialised Lending	201	57	136	76	0	3	219	54	130	71	0	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
055144407	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0			
	Equity	0	0	0		0	0	0	0	0		"	1 0
	Securitisation Other non credit-obligation assets		0	U	0	U	- U	U	- U				

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		banks and central governments	0	0	61	0	0	0	0	0	61	0	0	0
	Institut		7.653	0	6.840	140	0	0	8.242	0	7.384	216	0	0
	Corpora		7,595	18	7,539	2,662	0	2	7,637	36	7,694	2,700	0	10
		Corporates - Of Which: Specialised Lending	3.794	0	3.738	715	0	0	3.754	36	3.698	712	0	10
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		10	0	10	24	0	12	7	0	7	19	0	0
	Securiti													
		on credit-obligation assets												
	<b>IRB</b> Tot	al												



Credit Risk - IRB Approach
DEXIA SA

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Expo	sure¹	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	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	12,233	0	12,239	4,244	0	0	12,520	0	12,526	4,317	0	0
	Institutions	8.201	22	9.416	795	0	6	8.488	22	9.687	775	0	7
	Corporates	408	71	398	180	0	16	377	70	366	164	0	16
	Corporates - Of Which: Specialised Lending	181	71	170	46	0	16	156	70	146	35	0	16
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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	26	0	26	49	0	3	26	0	26	49	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure <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 expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		banks and central governments	907	0	1.147	0	0	0	1.076	0	1.292	0	0	0
	Institut		17,716	0	17,489	1,859	0	0	17,476	0	16,860	1,688	0	0
	Corpora		1.132	55	461	214	0	4	1.077	5	590	350	0	4
		Corporates - Of Which: Specialised Lending	297	55	116	43	0	4	223	5	87	31	0	4
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		33	0	33	67	0	18	19	0	19	40	0	0
	Securiti													
	Other n	on credit-obligation assets												
	IRB Tot	al												

		ſ												
								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <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	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		panks and central governments	437 6.857	0	437	157	0	0	497	0	497	179	0	0
	Institutions			0	7,231	540	0	0	5,348	0	5,654	427	0	0
	Corporal		1.510	163	1.469	679	0	29	1.394	166	1.254	576	0	24
		Corporates - Of Which: Specialised Lending	1,465	163	1,425	624	0	29	1,353	166	1,213	527	0	24
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitis		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Tota	ıl .												

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 Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <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
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	585	0	585	77	0	0	20	0	20	1	0	0
	Institut		293	0	1,055	512	0	0	330	0	1,108	478	0	0
	Corpora		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Or Writch: SME	U	0	0	0	0	0	0	0	0	U	0	0
	Ketali	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
JAPAN		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
374 744		Retail - Qualifying Revolving	0	0	o o	0	0	0	0	0	ň	ň	0	ň
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	n n	0	0
		Retail - Other Retail - Of Which: SME	ō	0	0	0	0	0	ō	0	ō	0	ō	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securiti													
		on credit-obligation assets												
	IRB Tot	al												

IRB Total

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



Credit Risk - IRB Approach
DEXIA SA

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	2,050	0	2,050	2,411	0	0	2,759	0	2,759	3,248	0	0
	Institutions	264	78	318	44	0	0	108	0	483	58	0	0
	Corporates	88	28	86	23	0	4	79	28	77	19	0	4
	Corporates - Of Which: Specialised Lending	88	28	86	23	0	4	79	28	77	19	0	4
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
PORTUGAL	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRR Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <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 and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		1.217	0	1.217	23	0	0	857	0	857	19	0	0
	Corpora		848	0	846	202	0	0	823	0	822	199	0	0
		Corporates - Of Which: Specialised Lending	848	0	846	202	0	0	823	0	822	199	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail  Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Securiti	eation	U	0	U U	0	0	0	0	0	Ů	U		
		on credit-obligation assets												
	IRB Tot													

								IRB Approa	ich					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	0	0	21	0	0	0	0	0	24	0	0	251
	Institution		230	0	230	65	0	108	185	0	619	238	0	30
	Corporat		17	0	17	71	0	83	15	0	15	64	0	73
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	66	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
DEL CTUM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
BELGIUM		Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which, Hon-Shie	U O	0	0	0	0	0	0	0	0	0	0	0
	Securitis	atlan	U	U	U	- 0	U	0	- 0	U	, ,	U	U	
		n credit-obligation assets												
	IRB Tota													

TRG 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

DEXIA SA

(mln EUR)									As of 31/	/12/2017								
				Memo: breal	kdown by acco	ounting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for- sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	73,779.9	37,778.2	36,001.7	0.0	0.0	0.0	0.0	0.0	0.0	7,213.9	0.0	7,213.9	64,816.3	37,778.2	27,038.0	1,749.7	0.0	1,749.7
Austria	85.9	79.5	6.4															
Belgium	1,085.3	1,060.0	25.3															
Bulgaria	9.2	9.2	0.0															
Croatia	54.0	54.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	21.7 6,635.1	21.7 6,598.5	0.0 36.6															
France Germany	13,044.2	11,755.1	1,289.2															
Greece	13,044.2	1.3	0.0															
Hungary	1.7	0.0	1.7															
Ireland	0.0	0.0	0.0															
Italy	19,525.9	5,087.0	14,438.9															
Latvia	59.2	10.7	48.5															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	486.6	0.3	486.3															
Portugal	3,288.0	664.2	2,623.8															
Romania	89.3	89.3	0.0															
Slovakia	9.0	9.0	0.0															
Slovenia Spain	5,762.8	4,290.4	1,472.4															
Sweden	38.6	38.6	0.0															
United Kinadom	7,370.5	7,370,5	0.0															
Iceland	88.9	88.9	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.7	0.7	0.0															
Australia	556.9	260.8	296.1															
Canada	483.9	95.7	388.2															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan U.S.	5,087.1	0.0	5,087.1															
U.S. Other advanced economies non EEA	9,712.8 0.0	146.4	9,566.4															
Other advanced economies non EEA Other Central and eastern Europe countries non EEA	8.8	8.8	0.0															
Other Central and eastern Europe countries non EEA Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	272.5	37.8	234.7															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															
Note:																		

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Reailans:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, San Marino, San Marino, San Marino, San Taiwan.
Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, San Taiwan, Zealander, Russia, San Marino, San Taiwan, San Tai

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		DEXIA SA												
							As of 30/06/2018	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												066 halanaa al		
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				nea for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [		6	6	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Austria	0	0	0	0	0	0 77	0	0	0	0	0	0	
[10Y - more		0 83	0 83	0	0	0	0 77	0	0	0	0	0	0	0
Total [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Belgium	0 17 55	0 17 55	0	0	0 1 13	0 16 42	0	0	0	0 0 30	0	0	
[5Y - 10Y   [10Y - more		0 1,076	0 1,076	0	0	0 89	0 987	0	0	0	0	0	0	
Total   0 - 3M       13M - 1Y		1,148 0	1,148 0	0	0	103 0	1,045	0	0	5 0	30 0	0	0	103
[ 1Y - 2Y [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y     5Y - 10Y	balgana	0 2	0 2	0	0	0	0 2	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		3	3	ō	ŏ	ō	3	ŏ	ŏ	ŏ	ŏ	ŏ	0	4
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Cyprus													
[10Y - more Total [ 0 - 3M [	1													
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   3Y - 5Y     5Y - 10Y	Czech Republic													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [   1 2Y - 3Y     13Y - 5Y	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total		0	0	0	0	0	0 0	0	0 0	0	0	9 0 15	0	0
[ 0 - 3M [									0	U		15	0	
127-371	Estonia													
[3Y - 5Y     5Y - 10Y     10Y - more														
Total	1													



		DEXIA SA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Finland	0 0 0 1 1 0 19 0 20	0 0 0 1 0 19 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 1 0 19 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [	France	71 45 141 322 548 1,799 3,559	71 45 141 322 548 1,799 3,548	0 0 0 0 0	0 0 0 0 0	0 0 0 0 1 27 391	39 43 134 307 520 1,581 2,806	0 0 0 43 0	0 0 0 0 0 0 0 0 124 124	0 0 0 0 2 0	0 1 3 0 11 0 56	0 4 14 12 55 84 194	0 0 0 0 0	
Total  [ 0 - 3M	Germany	5,486 76 97 256 260 749 5,010 7,204	6,475 76 97 266 260 749 5,010 7,204 13,663	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	419 0 0 0 0 0 0 0	5,430 64 96 259 259 736 4,976 6,920	43 0 0 0 0 0	0 0 0 0 0 0 0	17 0 0 0 0 0 0 0	72 0 0 0 0 0 0 0 0	363 13 0 0 0 0 0 7 20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	283
[ 0 - 3M	Croatia	13,003	13,003	, and the second			13,314	· ·		v	v	20	,	
[ 0 - 3M [	Greece	0 0 4 0 0 0	0 3 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 3 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3
Total   Tota	Hungary		,	,		,		Ü		3	v	,	,	
Total   Tota	Ireland													



		DEXIA SA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	or which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Italy	1,449 5,180 365 210 337 3,256 9,045 19,842	1,448 5,179 365 210 337 3,254 9,045	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1,446 5,179 357 208 311 3,091 8,631 19,223	5 52 54 47 71 86 415 <b>729</b>	28 397 390 329 456 329 1,314 3,243	0 0 0 0 0 1 41 42	4 4 12 50 5 36 198 310	0 0 0 0 0 0 4	0 0 0 0 0	4,845
[ 0 - 3M [	Latvia	0 0 0 0 0 56 0	0 0 0 0 56	0 0 0 0 0	0 0 0 0	0 0 0 0 46	0 0 0 0 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	11
Total [0 - 3M   [3M - 1Y   [1 - 2Y   [2 - 3Y   [3 - 5	Lithuania	30	30	, and the second		***	10	•	,	, and the second	v		3	**
Total	Luxembourg													
[ 0 - 3M [	Maita													
[ 0 - 3M [	Netherlands													
Total	Poland	0 0 0 14 0 0 536 550	0 0 14 0 536 550	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 14 0 0 536 <b>550</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	124



		DEXIA SA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at	f high Figure					Nominal	Provisions	exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		14 0 75	14 0 75	0 0 0	0	0 0 0	0 0 75	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Portugal	215 120 637 2,926	215 115 620 2,691	0	0 0	0 0 0	75 215 115 582 2,686 3,673	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0	
[10Y - more Total [0 - 3M [ [3M - 1Y]		3,988 0 22	3,729 0 22	<b>0</b>	0 0 0	0 0	3,673 0 22	0	0 0	0 0	0	0 0	0	3,315
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	0 0 0 15 38	0 0 0 14 36	0 0 0 0	0 0 0	0 0 0 2 4	0 0 0 12 32	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		74	72	0	0	6	66	0	0	0	0	0	0	54
[ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Slovakia													
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「		1 0 0	1 0 0	0	0	0	1 0 0	0	0 0	0	0	0 0	0	
「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「 「10Y - more Total	Slovenia	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 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 [		80 204	1 80 203 492	0	0	0 0	1 80 197 377	0 0 0	0 0 7	<b>0</b> 0	0 0 0	0 0 0	0 0 0	0
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Spain	204 492 31 230 887	31 230 882	0	0	0 0 14 75	21 153 614	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[10Y - more Total [ 0 - 3M [	1	2,580 4,504 5	2,578 <b>4,496</b> 5	0 0 0	0 0 0	100 188 0	2,009 3,451 5	0 0	7 0	0 0 0	0 0 0	0 0 0	0 0 0	389
[ 3M - 1Y [ [ 1Y - 2Y [	Sweden	10 0 0 0 0	10 0 0 0	0 0 0 0	0 0 0	0 0 0 0	10 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	
[10Y - more		0 15 0	0 15 0	0 0 n	0 0 n	0 0	0 15 0	0 0	0	0 0	0	0 0	0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	United Kingdom	0 0 0 9	0 0 0 9	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	
		5 6,829 <b>6,843</b>	5 6,829 <b>6,843</b>	0 0	0 0	0 134 <b>134</b>	5 6,695 <b>6,709</b>	0 0	0 0	0 0 <b>0</b>	0 0 0	0 0 <b>0</b>	0 0 <b>0</b>	1,380



		DEXIA SA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
0 - 3M     3M - 1Y	Iceland	0 0 0 0 0 83 0	0 0 0 0 83 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 83 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	42
[ 0 - 3M [	Liechtenstein													
Total [0 - 3M] [3M - 1Y] [17 - 2Y] [27 - 3Y] [37 - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
Total	Australia	0 0 0 0 8 58 270	0 0 0 0 8 8 58 270 336	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 8 8 58 270	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	68
[ 0 - 3M [	Canada	0 0 13 0 0 0 0 134 173 320	0 0 13 0 0 134 162 309	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 37 14	0 0 13 0 0 97 148 258	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	36
[ 0 - 3M [	Hong Kong	320	309	, , ,		31	230	ŭ		3	U	J	<b>.</b>	900
Total	Japan	0 0 20 0 0 0 0 4,764	0 20 0 0 0 0 4,764 <b>4,784</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 630	0 0 20 0 0 0 0 4,134 4,154	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	952



		DEXIA SA					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Complex constant	Notional amount	Nominal	Provisions	exposure amount
				held for trading	designated at rair Value through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Nouonai amount			
0 - 3M       13M - 1Y	u.s.	312 47 70 125 608 1,725 6,667	312 47 70 125 608 1,725 6,664	0 0 0 0	0 0 0 0 0	303 3 19 28 146 322 236	8 45 51 97 463 1,403 6,429	0 0 0 0 8 42 <b>50</b>	0 0 0 0 0 0 65 209 274	0 0 0 0	0 0 0 0	0 90 0 0 218 0 0	0 0 0 0 0	
[ 0 - 3M [	China	9,576	9,553	0	0	1,057	8,495	50	274	0	0	308	0	1,659
Total  [ 0 - 3M	Switzerland	1 0 0 0 0 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	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 - 3M	Other advanced economies non EEA		•		J	J	•	J		Ţ.	,	,	J	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	0 6 0 0 2 0 0	0 0 0 1 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 6 0 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	3
[ 0 - 3M	Middle East	, and the second	Ü		J	J	Ü			,	Ü		J	
To - 3M	Latin America and the Caribbean	0 0 0 0 0 14 44 59	0 0 0 0 14 44 559	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 14 0	0 0 0 0 0 0 0 44 44	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	27



### General governments exposures by country of the counterparty

			DEXIA SA												
								As of 30/06/2018	3						
							Dire	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
									Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
															Districtated
Residual N	Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
/0.3	)M.														
[ 0 - 3	3 Y I 5 Y I 1 O Y I	Africa													
f 0 - 3 [ 3M -	BM [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - :	2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - :	3Y [	Others	0	0	0	0	0	0	o o	0	0	0	ő	0	
[3Y - 5	I YOL		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - I	more		0	0	0	0	0	0	0	0	0	0	0	0	
Tota	aı				. 0	. 0			0	0	0	0	0	0	0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short couldons have to the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short couldons have the same muturities.

(4) The exposures recorded now only exposures to control recorded now of the control to control control to cont

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Ribbania, Bossia and Hercepoints, PR Mecadonia, Montenegro, Serbia and Turkey.

Middle Sest: Barran. Diltoof, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltoof, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltoof, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Known Republic, Catas Saud, Known Republic



### Performing and non-performing exposures

DEXIA SA

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial		
		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	exposures	exposures <sup>3</sup>	U. POSUITES		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	CAPOSUICS
Debt securities (including at amortised cost and fair value)	55,688	0	195	195	138	64	0	55,985	0	102	102	341	23	0
Central banks	80	0	0	0	0	0	0	131	0	0	0	19	0	0
General governments	36,125	0	113	113	67	57	0	36,693	0	9	9	262	0	0
Credit institutions	3,571	0	0	0	1	0	0	3,704	0	0	0	2	0	0
Other financial corporations	7,084	0	57	57	19	3	0	1,752	0	0	0	0	0	0
Non-financial corporations	8,829	0	24	24	50	5	0	13,704	0	93	93	59	22	0
Loans and advances(including at amortised cost and fair value)	73,420	87	1,249	1,001	193	193	305	95,523	53	1,135	709	139	175	304
Central banks	10,720	0	0	0	0	0	0	9,881	0	0	0	0	0	0
General governments	37,848	87	443	403	38	32	76	35,752	9	331	152	44	13	37
Credit institutions	4,261	0	0	0	17	0	0	27,080	0	0	0	2	0	0
Other financial corporations	88	0	9	9	1	0	9	5,335	0	9	9	0	1	7
Non-financial corporations	19,532	0	795	587	137	160	220	16,529	44	794	548	93	160	260
of which: small and medium-sized enterprises at amortised cost	17	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	971	0	1	1	0	1	0	946	0	1	1	0	1	0
DEBT INSTRUMENTS other than HFT	129,108	87	1,444	1,196	331	257	305	151,508	53	1,237	811	480	198	304
OFF-BALANCE SHEET EXPOSURES	68,309		61	0	1	0	0	2,487		30	30	2	7	0

<sup>(1)</sup> 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

In the context of the first-time application of the IFRS 9 accounting standard, in accordance with Recommendation No 2017-02 dated 2 June 2017 of the French Autorité des Normes Comptables (ANC), certain changes have been made to the presentation of the financial statements, principally the creation and deletion of headings associated with the implementation of IFRS 9 as well as the presentation of cash collateral under the headings "loans and advances" under IFRS 9, mainly explaining the increase from EUR 73,420 million as at 31/12/2017 to EUR 95,523 million as at 30/06/2018 of the amount reported under this category.

<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>(9)</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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



### Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	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	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		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(mln EUR)  Debt securities (including at amortised cost and fair value)	114	0	0	0	0	124	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		
	0	0	0	0	0	0	0	0	Ů	0		
Credit institutions	U	U	U	0	U	U	· ·	U	0	U		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	114	0	0	0	0	124	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	962	412	139	112	210	858	380	112	100	204		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	272	139	19	19	41	228	105	2	2	43		
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	690	274	120	93	169	630	275	109	98	161		
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0		
Households	0	0	0	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	1,075	412	139	112	210	982	380	112	100	204		
Loan commitments given	5	0	0	0	0	12	6	0	0	0		

<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 🗆

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