Capital position CRD3 rules	31/12/	2012	30/06/	2013	References to COREP reporting
Gapital position Gros fules	Million EUR	% RWA	Million EUR	% RWA	References to COREF reporting
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> support measures other than ordinary shares) (+)	1,376		2,376		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets (1) (-/+)	-10		-8		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-123		-130		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-31		-35		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	1,253	6.1%	2,246	12.2%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	1,253	6.1%	2,246	12.2%	
G) Hybrid instruments not subscribed by government	331		0		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	1,584	7.7%	2,246	12.2%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	20,592		18,385		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	0		0		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	62		249		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	0		0		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	452		350		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

In the first half of 2013 the nationalization measures had a significant effect on the Core Tier 1 ratio SNS Bank NV. The increase was due to the capital injection from the Dutch state of € 1.9 billion and the impact of the expropriation of sub ordinated loans (€ 0.7 billion), partially offset by the loss of SNS Bank NV of € 1,6 billion which was driven by Property Finance related provisioning over the first

		. =		Expo	sure values (as of 3	31/12/2012) **					RWA (as of 31/12/20	12) **				Value adjus	stments and provision	s (as of 31/12/2012) **	
outerparty countries		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB		STA		F-IRB		A-IRB		STA		F-IRI	3	A-IRB	STA	A
			Non-defaulted	Defaulted	Non-defaulted D	efaulted N	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	aulted Non-	-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	aulted Non-defaulted	Defaulted
	Central banks and central governments		-		-	-	13,687	-	-	-	-	-	17	-		-		-	-
	Institutions		-	-	-	-	2,452		-	-	-	-	1,098	-		-		-	
	Corporates		-	-	-	-	6,503	1,405	-	-	-	-	5,943	1,789		-		-	:
	Corporates - Of Which: Specialised Lending		-	-	-		4,404	1,395	-		-	-	4,404	1,779		-		-	
	Corporates - Of Which: SME		-		-	-	823	8	-	-	-	-	811	7		-		- (////////////////////////////////////	
	Retail		-		31,627	802	1,545	17	-	-	6,005	314	1,087	8		-		98	
	Retail - Secured on real estate property	0.0%	-	-	31,627	802	210	13	-	-	6,005	314	80	5		-		98	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	210	13	-	-	-	-	67	5				- /////////////////////////////////////	
SNS BANK NV	Retail - Secured on real estate property - Of Which: non-SME	66.0%	-	-	31,627	802	-		-	-	6,005	314				-		98	
	Retail - Qualifying Revolving		-	-	-	-		-	-	-		-	-			-		-	
	Retail - Other Retail		-		-	-	1,335	4	-	-	-	-	1,007	3		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	992	-	-	-	-	-	744					-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	343	4	-	-	-	-	263	3		-		- [
	Equity		-		-		13	-	-	-	-	-	14	-		-		-	-
	Securitisation		-	-	-	-	7,212	-	-	-	-	-	1,030	-		-		-	-
	Other non-credit obligation assets		-	-	-	-	1,332	487	-	-	-	-	828	440		-		-	3
	TOTAL		0	0	31,627	802	32,744	1,909	0	0	6,005	314	10,017	2,237	-	0	-	98 -	9
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-	

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

		.=		Exposure va	alues (as of 3	1/12/2012	2) **				RWA (as of 31/	12/2012) **				Value adjus	tments and prov	risions (as of	31/12/2012) **	
terparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA		F-IRB		A-IRE	3	STA		F-IR	В	A-IR	В	STA	A
			Non-defaulted Default	ed Non-c	lefaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted Def	faulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulte
	Central banks and central governments		-	-	-	-	9,083	-	-	-		-	17	-		-		-		
	Institutions		-	-	-	-	2,154	-	-	-		-	987	-		-		-		
	Corporates		-	-	-	-	5,399	1,076	-	-			4,843	1,362	2	-		-		
	Corporates - Of Which: Specialised Lending		-	-	-	-	3,482	1,066	-	-	-		3,482	1,354		-		-		
	Corporates - Of Which: SME		-	-	-	-	648	7	-	-	-		636	7		-		-		
	Retail		-	-	31,627	802	1,513	17	-		6,005	314	1,063	8		-		98		
	Retail - Secured on real estate property	0.0%	-		31,627	802	193	13	-	-	6,005	314	67	5	5	-		98		
	Retail - Secured on real estate property - Of Which: SME	0.0%	-		-		193	13		-			67	5		-		-		
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	31,627	802	-	-	-	-	6,005	314	-	-		-		98		á .
Netherlands	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-		-	-		-		-		
	Retail - Other Retail		-	-	-	-	1,320	4	-	-	-	-	996	3	3	-		-		
	Retail - Other Retail - Of Which: SME		-	-	-		985		-				740			-		-		á
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	335	4	-	-	-	-	256	3		-		-		4
	Equity		-	-	-	-	13	-	-	-			14	-		-		-		
	Securitisation		-	-	-	-	7,212	-	-	-	-		1,030			-		-		
	Other non-credit obligation assets		-	-	-	-	620	73	-			-	124	66	5	-		-		
	TOTAL		0 0		31,627	802	25,994	1,166	0	0	6,005	314	8,078	1,436	-	0	-	98	-	
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-		-							-		-		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

2. CREDIT RISK as of 31 December 2012

				Expo	sure values (as of 31,	12/2012) **				RWA (as of 31/12/2012)) **			Value adjus	stments and provisions (as of 31/12/2012) **
interparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB		STA	F-IF	₹В	A-IRB	STA		F-IRE	В	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Def	aulted Non-defau	ted Defaulte	l Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defaulted	Defaulted 1	Non-defaulted	Defaulted	Non-defaulted Defau	ilted Non-defaulted D
	Central banks and central governments		-	-	-	- 1	435	-	-	-		- //		-		-
	Institutions		-	-	-	-	201		-	-		-		-		-
	Corporates		-	-	-	-	790 18	8 -		-	- 224	216		-		-
	Corporates - Of Which: Specialised Lending		-	-	-	-	256 18	8 -	-	-	- 216	216		-		- /////////////////////////////////////
	Corporates - Of Which: SME		-	-	-	-	14			-	- 8	- ///		-		-
	Retail		-	-	-	-	2			-	- 2	- 💹		-		-
	Retail - Secured on real estate property	0.0%	-		-	-	-			-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%		-	-	-	-			-		-		-		-
Germany	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-			-					- ///		-		-
Germany	Retail - Qualifying Revolving		-	-	-	-	-			-		- //		-		-
	Retail - Other Retail		-	-	-	-	2			-	- 2	-		-		-
	Retail - Other Retail - Of Which: SME		-	-			-					- //		-		-
	Retail - Other Retail - Of Which: non-SME		-		-	-	2		-	-	- 2	- ///		-		-
	Equity		-	-	-	-	-			-	-	- ///		-		-
	Securitisation		-	-	-	-	-			-		- 💹		-		- /////////////////////////////////////
	Other non-credit obligation assets		-	-	-	-	-			-		-		-		-
	TOTAL		0	0	0	0 2	428 1	8 0	0	0 0	226	216	-	0	- 0	- 1
	Securitisation and re-securitisations positions deducted from capital *		-		-	-				-		- ///		-		- /////////////////////////////////////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

		. =	Ехр	osure values (as of 31/12/20	12) **		RWA (as of 31/12/2012) **		Value adjus	tments and provisions (as	of 31/12/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments								-		
	Institutions								-		
	Corporates								-		
	Corporates - Of Which: Specialised Lending								-		
	Corporates - Of Which: SME								-		- (////////////////////////////////////
	Retail								-		
	Retail - Secured on real estate property	0.0%							-		
	Retail - Secured on real estate property - Of Which: SME	0.0%							-		
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%							-		- /////////////////////////////////////
#N/A	Retail - Qualifying Revolving								-		
	Retail - Other Retail								-		
	Retail - Other Retail - Of Which: SME								-		
	Retail - Other Retail - Of Which: non-SME								-		
	Equity								-		
	Securitisation								-		
	Other non-credit obligation assets								-		
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *								-		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

2. CREDIT RISK as of 31 December 2012

				Exp	osure values (as of 31/12/2	012) **				RWA (as of 31	/12/2012) **		V	alue adjustments and provision	ons (as of 31/12/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IRB	ST	١.	F-IR	В	A-IR	В	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ted Non-defaulted	Defaulted Non-defaulted E	Defaulted Non-defaulted Defa
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		-	-	-	-	-	-	-		-	-	-	-	-
	Retail		-		-		-				-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-		-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-		-		-	-	-	-	-	-	-
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-					-		-		-	-	-	-
	Retail - Qualifying Revolving		-	-	-		-	-	-	-	-	-	- (////////////////////////////////////	- /////////////////////////////////////	- /////////////////////////////////////
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	-		-	-	-	-	-	-	- /////////////////////////////////////	- /////////////////////////////////////	- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity		-	-	-		-	-	-	-	-	-	- /////////////////////////////////////	-	-
	Securitisation		-		-		-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0 0	0	0	0	0	0	0	0 0	-	0 -	0 -
	Securitisation and re-securitisations positions deducted from capital *							-	-	-			- /////////////////////////////////////	- /////////////////////////////////////	-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

		17/0/ #/	Ехр	oosure values (as of 31/12/20	112) **		RWA (as of 31/12/2012) **		Value adjus	stments and provisions (as	of 31/12/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	l Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments			-					-		-
	Institutions			-					-		-
	Corporates			-					-		-
	Corporates - Of Which: Specialised Lending								- /////////////////////////////////////		-
	Corporates - Of Which: SME			-					- (////////////////////////////////////		-
	Retail								-		-
	Retail - Secured on real estate property	0.0%		-					-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%		-					-		-
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%									
#IVA	Retail - Qualifying Revolving			-							-
	Retail - Other Retail			-					-		-
	Retail - Other Retail - Of Which: SME			-	-						
	Retail - Other Retail - Of Which: non-SME				- -			- -			-
	Equity			-					-		-
	Securitisation			-					-		-
	Other non-credit obligation assets								-		-
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *			-					- ////////////////////////////		-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

2. CREDIT RISK as of 31 December 2012

		.=		Exposi	ure values (as of 31/1	2/2012) **				RWA (as of 31/12/2012)		Value adj	ustments and provisions (as	of 31/12/2012) **
nterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	lB	A-IRB	S	ГА	F-IRE	В	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted I	Non-defaulted Defa	ulted Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted Defau	Ited Non-defaulted Defaulted	d Non-defaulted Defaulte	d Non-defaulted Defaul
	Central banks and central governments		-	-	-	-		-	-	-		-	-	-
	Institutions		-	-	-	-		-	-	-		-	-	-
	Corporates		-	-	-	-		-	-	-		-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-	-		-	-	-
	Corporates - Of Which: SME		-	-	-	-		-	-	-		-	- (////////////////////////////////////	- (((((((((((((((((((((((((((((((((((((
	Retail		-	-	-	-		-	-	-		-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-		-	-	-		-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-		-	-	-		-	-	-
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-				-	-			-	-	-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-		-	-	-
	Retail - Other Retail		-	-	-	-	-	-	-	-		-	-	-
	Retail - Other Retail - Of Which: SME		-	-	-	-		-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-		-	-	-	-	-	-	-
	Equity		-	-	-	-		-	-	-		-	-	-
	Securitisation		-	-	-	-	-	-	-	-		-	-	-
	Other non-credit obligation assets		-	-	-	-		-	-	-		-	-	-
	TOTAL		0	0	0	0 0	0	0	0	0 0	0 0	- 0	- 0	- (
	Securitisation and re-securitisations positions deducted from capital *		-	-		-			-			-	- /////////////////////////////////////	- /////////////////////////////////////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		.=	Exp	posure values (as of 31/12/20	12) **		RWA (as of 31/12/2012) **		Value adjus	stments and provisions (as	of 31/12/2012) **
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defaulte
	Central banks and central governments								-		-
	Institutions								-		-
	Corporates								-		-
	Corporates - Of Which: Specialised Lending								-		- (((((((((((((((((((((((((((((((((((((
	Corporates - Of Which: SME								-		-
	Retail								-		-
	Retail - Secured on real estate property	0.0%							-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%							-		-
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%							-		-
	Retail - Qualifying Revolving								-		-
	Retail - Other Retail								-		-
	Retail - Other Retail - Of Which: SME								-		-
	Retail - Other Retail - Of Which: non-SME								-		-
	Equity								-		-
	Securitisation								-		-
	Other non-credit obligation assets								-		-
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *								-		-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		. =		Ехр	osure values (as	of 31/12/201	12) **				RWA (as of 31/12/	2012) **				Value adjus	tments and prov	isions (as of	31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IR	В	ST	\	F-IRE	В	A-IRB		ST	A	F-IR	3	A-IRI	3	STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Institutions		-	-		-	-	-	-	-	-		-	-		-		-		-
	Corporates		-	-	-	-	-	-		-	1	-	-	-		-		-		-
	Corporates - Of Which: Specialised Lending		-		-		-		-		-		-			-		-		
	Corporates - Of Which: SME		-	-	-		-		-	-	-		-	-		-		-		
	Retail		-		-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-								-		-			-		-		
	Retail - Qualifying Revolving		-		-	-	-		-	-	-	-	-	-		-		-		-
	Retail - Other Retail		-	-	-	-	-	-		-	-	-	-	-		-		-		
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Equity		-		-		-	-	-	-	-	-	-			-		-		
	Securitisation		-		-	-	-	-	-	-	-	-	-	-		-		-		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-		-		-	-			-		-		-		-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

			Exp	oosure values (as of 31/12/2	012) **		RWA (as of 31/12/2012)	**	Value adjus	stments and provisions (as	of 31/12/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Default	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defaulted
	Central banks and central governments			-					-		-
	Institutions			-					-		-
	Corporates			-			-		-		-
	Corporates - Of Which: Specialised Lending			-					-		-
	Corporates - Of Which: SME			-	-				-		-
	Retail			-					-		-
	Retail - Secured on real estate property	0.0%		-					-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%		-					-		-
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-					-		-
	Retail - Qualifying Revolving			-					-		-
	Retail - Other Retail			-	-				-		-
	Retail - Other Retail - Of Which: SME			-					-		-
	Retail - Other Retail - Of Which: non-SME			-					- ///////////////////////		-
	Equity			-					-		-
	Securitisation			-					-		-
	Other non-credit obligation assets			-					-		-
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *			-					- ////////////////////////////		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD ii) top 10 countries in terms of exposure

**Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA

**As explained in the Guidelines

				Exp	osure values (as	of 31/12/2011	2) **				RWA (as of 31/	12/2012) **			Value adjus	stments and provisi	ions (as of 31/1	12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRI	В	ST	Ą	F-IR	3	A-IRE	3	STA	F-IR	В	A-IRB		STA	
		,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau	ted Non-defaulted	Defaulted	Non-defaulted	Defaulted No	on-defaulted	Defaulte
	Central banks and central governments		-		-	-	-	-	-	-	-	-	-	-	-		- ////		
	Institutions		-		-	-	-	-	-	-	-	-	-	-	-		- /////		
	Corporates		-		-	-	-	-	-	-	-	-	-	-	-		- ////		
	Corporates - Of Which: Specialised Lending		-		-		-	-	-		-	-	-	-	-		- ////		
	Corporates - Of Which: SME		-		-		-	-	-	-	-	-	-	-	-		- ////		
	Retail		-	-	-	-	-	-	-	-	-	-	-	-	-		- ////		
	Retail - Secured on real estate property	0.0%				-	-	-	-	-	-	-	-	-	-		- /////		
	Retail - Secured on real estate property - Of Which: SME	0.0%	-		-		-	-	-		-	-	-	-			- ////		
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-	-	-	-	-	-	-	-	-	-	-		- /////		
#N/A	Retail - Qualifying Revolving		-	-	-		-	-	-	-	-		-	- /////////////////////////////////////			- /////		
	Retail - Other Retail		-		-	-	-	-	-	-	-	-	-	-	-		-		
	Retail - Other Retail - Of Which: SME		-	-			-	-	-	-	-		-	- (////////////////////////////////////	-		- /////		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////			- /////		
	Equity		-		-	-	-	-	-	-	-	-	-	-	-		-		
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-		- /////		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-		- /////		
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 0	-	0	-	0	- 1	0
	Securitisation and re-securitisations positions deducted from capital *		-		-	-	-		-	-	-	-	-	-	-		- /////		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

**Refers to the part of Secunitization exposure that is deducted from capital and is not included in RWA

***As explained in the Guidelines

		1 = 100 = 100 = 1		Expo	osure values (as	of 30/06/2013	3) **				RWA (as of 30/06/201	13) **				Value adjus	tments and provi	sions (as of 30/06	/2013) **
outerparty countries		LTV % ** (as of 30/06/2013)	F-IRB		A-IR	В	STA		F-IRE	3	A-IRB		STA		F-IR	В	A-IRE		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	aulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Nor	n-defaulted Defau
	Central banks and central governments		-	-	-	-	12,594	-	-	-	-	-	17	-		-		- /////	
	Institutions		-	-	-	-	2,213	-		-	-	-	968	-		-		-	
	Corporates		-	-		-	3,916	1,633		-	-	-	3,481	2,074		-		-	
	Corporates - Of Which: Specialised Lending		-		-	-	2,017	1,628	-	-	-	-	2,015	2,068		-		- /////	
	Corporates - Of Which: SME		-		-	-	792	3	-	-	-	-	792	3		-		- /////	
	Retail		-		34,391	1,017	1,508	9		-	6,545	371	1,051	7		-		132	
	Retail - Secured on real estate property	0.0%	-	-	34,391	1,017	224	-	-	-	6,545	371	79	-		-		132	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-		-	-	224		-	-		-	79			-		- /////	
SNS BANK NV	Retail - Secured on real estate property - Of Which: non-SME	69.0%	-		34,391	1,017	-	-	-	-	6,545	371	-			-		132	
	Retail - Qualifying Revolving		-	-		-		-		-			-	-		-		- //////	
	Retail - Other Retail		-	-	-	-	1,284	9	-	-	-	-	972	7		-		- //////	
	Retail - Other Retail - Of Which: SME		-			-	942	9		-	,		707	6		-		- //////	
	Retail - Other Retail - Of Which: non-SME		-		-	-	342	-	-	-		-	265	1		-		- //////	
	Equity		-	-	-	-	13	-	-	-	-	-	13	-		-		- //////	
	Securitisation		-	-	-	-	4,710	-	-	-	-	-	687	-		-		-	
	Other non-credit obligation assets		-	-	-	-	1,336	498	-	-	-	-	919	415		-		-	
	TOTAL		0	0	34,391	1,017	26,290	2,140	0	0	6,545	371	7,136	2,496		0		132	
	Securitisation and re-securitisations positions deducted from capital *		-		-	-	-		-			-	-	-		-		- /////	

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

		. =		Expos	sure values (as o	of 30/06/201:	3) **				RWA (as of 30/	06/2013) **				Value adjus	tments and prov	risions (as o	f 30/06/2013) **	
interparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IRB		A-IRI	3	STA		F-IR	3	A-IR	В	STA	A
			Non-defaulted Defau	ulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	faulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulte
	Central banks and central governments		-	-	-	-	8,513	-	-	-	-	-	17	-		-		-		
	Institutions		-	-	-	-	1,786	-	-	-		-	839	-		-		-		
	Corporates		-	-	-	-	3,267	938	-	-			2,833	1,173	3	-		-		
	Corporates - Of Which: Specialised Lending		-	-	-		1,542	935	-	-	-		1,540	1,170)	-		-		
	Corporates - Of Which: SME		-	-	-		566	3	-	-	-	-	566	3	3	-		-		
	Retail		-	-	34,391	1,017	1,491	9	-	-	6,545	371	1,040	7	7	-		132		
	Retail - Secured on real estate property	0.0%	-	-	34,391	1,017	223		-		6,545	371	79					132		
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-		223		-	-			79					-		
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	34,391	1,017	-	-	-	-	6,545	371	-	-		-		132		1
Netherlands	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		1
	Retail - Other Retail		-	-	-	-	1,268	9	-	-	-	-	961	7	7	-		-		
	Retail - Other Retail - Of Which: SME		-				936	1	-				703	E	6			-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	332	-	-	-	-	-	258	1	1	-		-		1
	Equity		-	-	-		13		-	-	-	-	13	-		-		-		1
	Securitisation		-	-	-		4,710	-	-	-	-	-	687	-		-		-		
	Other non-credit obligation assets		-	-	-	-	650	75	-	-	-	-	138	62	2	-		-		_
	TOTAL		0 0)	34,391	1,017	20,430	1,022	0	0	6,545	371	5,567	1,242	-	0	-	132		
	Securitisation and re-securitisations positions deducted from capital *		-	-	-		-		-	-	-		-			-		-		\Box

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

				Exp	osure values (as of	30/06/2013)	**				RWA (as of 30/06/20	013) **				Value adjus	tments and provi	sions (as of	30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRB		STA	١	F-IRI	3	A-IRB		STA		F-IR	3	A-IRE		S1	ГА
			Non-defaulted	Defaulted	Non-defaulted I	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Def	faulted	Non-defaulted [Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	2,029	-	-	-	-	-	-	-		-		-		
	Institutions		-	-	-	-	3	-	-	-	-	-	1			-		-		
	Corporates		-	-	-	-	167	213	-		-	-	168	280		-				5
	Corporates - Of Which: Specialised Lending		-		-	-	123	213	-		-	-	124	280		-				
	Corporates - Of Which: SME		-	-	-		44		-	-	-	-	44			-				
	Retail		-	-	-	-	2	-	-	-	-	-	2	-		-				
	Retail - Secured on real estate property	0.0%	-	-	-	-		-	-	-	-	-	-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0.0%		-	-	-		-			-	-	-	-		-		-		
Germany	Retail - Secured on real estate property - Of Which: non-SME	0.0%			-							-	-			-				
Germany	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Other Retail		-	-	-	-	2	-	-	-	-	-	2			-		-		
	Retail - Other Retail - Of Which: SME		-	-		-	-	-		-	-	-				-		-		1
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	2	-		-	-	-	2			-		-		
	Equity		-	-	-	-		-	-		-	-	-	-		-		-		
	Securitisation		-		-	-	-	-	-	-	-	-	-			-		-		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-			-		-		
	TOTAL		0	0	0	0	2,201	213	0	0	0	0	171	280	-	0		0	-	
	Securitisation and re-securitisations positions deducted from capital *		-		-	-	-		-		-	-		-		-				

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

		177.07 ** /5	Ехр	oosure values (as of 30/06/201	13) **		RWA (as of 30/06/2013) **		Value adjus	tments and provisions (as	of 30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted N	ion-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments								-		
	Institutions								-		
	Corporates								-		
	Corporates - Of Which: Specialised Lending								-		
	Corporates - Of Which: SME								-		
	Retail								-		
	Retail - Secured on real estate property	0.0%							-		
	Retail - Secured on real estate property - Of Which: SME	0.0%							-		
	Retail - Secured on real estate property - Of Which: non-SME	0.0%							-		
#N/A	Retail - Qualifying Revolving								-		
	Retail - Other Retail								-		
	Retail - Other Retail - Of Which: SME								-		
	Retail - Other Retail - Of Which: non-SME								-		
	Equity								-		
	Securitisation								-		
	Other non-credit obligation assets								-		
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *								-		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

2. CREDIT RISK as of 30 June 2013

		.=		Expo	osure values (as of 30/06/20	13) **				RWA (as of 30	/06/2013) **			Value adjustments and p	rovisions (as of 30)	/06/2013) **
ounterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	3	A-IRB	STA		F-IR	В	A-IR	В	STA	F-IRE	; ,	-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ted Non-defaulted	Defaulted Non-defaul	ed Defaulted N	Non-defaulted Defa
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	- 1	
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-	- 1	
	Corporates		-	-	-		-	-	-	-	-	-	-	- "	- 1	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		-	-	-		-		-		-	-	-	-	- 1	
	Retail		-		-						-	-	-	-	- //	
	Retail - Secured on real estate property	0.0%	-	-	-		-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-		-	-	-	-	-	-	-	- //	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-			-		-			- (////////////////////////////////////	- /////////////////////////////////////	- ///	
	Retail - Qualifying Revolving		-	-	-			-	-	-			- (////////////////////////////////////	- (////////////////////////////////////	- ///	
	Retail - Other Retail		-	-	-		-	-	-	-	-	-	-	- "		
	Retail - Other Retail - Of Which: SME		-	-			-		-		-		- (////////////////////////////////////	- /////////////////////////////////////	- (//	
	Retail - Other Retail - Of Which: non-SME		-	-	-			-	-	-	-	-	- (////////////////////////////////////	- /////////////////////////////////////	- ///	
	Equity		-	-	-	-	-	-	-	-	-	-	-	- /////////////////////////////////////	<i>/////</i> /// - <i>/////</i>	
	Securitisation		-		-				-		-	-	-	- "	- 1	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	- //	
	TOTAL		0	0	0 0	0	0	0	0	0	0	0 0	-	0	- 0	
	Securitisation and re-securitisations positions deducted from capital *		-	-	-			-	-	-			- /////////////////////////////////////	- /////////////////////////////////////	- //	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

			Exp	osure values (as of 30/06/20	13) **		RWA (as of 30/06/2013) **	١	alue adjustments and provisior	s (as of 30/06/2013) **
ounterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defaulted Non-default	ed Defaulted Non-defaulted	Defaulted Non-defaulted De	faulted Non-defaulted Defaulted
	Central banks and central governments					-			-	-
	Institutions					-			-	-
	Corporates					-			-	-
	Corporates - Of Which: Specialised Lending					-			-	-
	Corporates - Of Which: SME					-		-	-	-
	Retail					-			-	-
	Retail - Secured on real estate property	0.0%				-			-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%				-			-	-
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%				-			-	-
mva	Retail - Qualifying Revolving					-			-	-
	Retail - Other Retail					-		-	-	-
	Retail - Other Retail - Of Which: SME					-			-	-
	Retail - Other Retail - Of Which: non-SME					-			-	-
	Equity					-			-	-
	Securitisation					-			-	-
	Other non-credit obligation assets					-		-	-	-
	TOTAL		0 0	0 0	0 0	0 0	0 0 0	0 -	0 -	0 - 0
	Securitisation and re-securitisations positions deducted from capital *					-			-	-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Exposure values (as of 30/06/2013) ** RWA (as of 30/06/2013) ** Value adjustments and provisions (as of 30/06/2013) ** LTV % ** (as of 30/06/2013) Counterparty Country (1) F-IRB A-IRB F-IRB A-IRB F-IRB A-IRB STA Non-defaulted Defaulted Non-defaulted Non-defaulte Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property 0.0% Retail - Secured on real estate property - Of Which: SME 0.0% Retail - Secured on real estate property - Of Which: non-SME 0.0% #N/A Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL 0 0 0 0 0 0 0 0 0 0 0 Securitisation and re-securitisations positions deducted from capital *

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

		170000	Exp	oosure values (as of 30/06/201	13) **		RWA (as of 30/06/2013) **		Value adjus	stments and provisions (as o	of 30/06/2013) **
ounterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	l Non-defaulted Defaulted
	Central banks and central governments								-		
	Institutions								-		-
	Corporates								-		
	Corporates - Of Which: Specialised Lending								-		. (////////////////////////////////////
	Corporates - Of Which: SME								-		· ////////////////////////////////////
	Retail								-		
	Retail - Secured on real estate property	0.0%							-		
	Retail - Secured on real estate property - Of Which: SME	0.0%							-		-
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%							-		-
,,,,,,	Retail - Qualifying Revolving								-		-
	Retail - Other Retail								-		
	Retail - Other Retail - Of Which: SME								-		-
	Retail - Other Retail - Of Which: non-SME								-		· ////////////////////////////////////
	Equity								-		
	Securitisation								-		
	Other non-credit obligation assets								-		
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *								-		- /////////////////////////////////////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

		.=		Ехр	oosure values (as	of 30/06/201	3) **				RWA (as of 30/06/2	2013) **				Value adjus	tments and prov	isions (as of	30/06/2013) **	
party Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRI	В	STA		F-IRI	В	A-IRB		STA		F-IRI	В	A-IR	В	STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Corporates - Of Which: Specialised Lending		-	-	-		-	-	-	-	-	-		-		-		-		
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-		-		-		-		
	Retail Retail - Secured on real estate property	0.0%	-		-	-				-	-	-		-		-		-		_
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0.0%		<u> </u>		-					-		· ·			-		-		_
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-	-	-		-		-	-	-			-		-		_
#N/A	Retail - Qualifying Revolving		-						-		-	-	-			-		-		
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-		-		-		-		
	Retail - Other Retail - Of Which: SME		-		-		-		-		-		-	-		-		-		Ξ
	Retail - Other Retail - Of Which: non-SME Equity		-		-	-	-	-	-	-	-	-	-			-		-		_
	Securitisation		-	-	-					-	-	-				-				_
	Other non-credit obligation assets			-		-			-	-	-	-		-		-		-		_
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	(
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-		-		-	-	-		-		-		-		T

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

			Ex	posure values (as of 30/06/20	13) **		RWA (as of 30/06/2013) **		Value adjus	stments and provisions (as	of 30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	l Non-defaulted Defaulted
	Central banks and central governments		-						-		-
	Institutions								-		-
	Corporates		-						-		-
	Corporates - Of Which: Specialised Lending								-		-
	Corporates - Of Which: SME								-		-
	Retail		-						-		-
	Retail - Secured on real estate property	0.0%	-						-		-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-						-		-
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-						-		-
	Retail - Qualifying Revolving		-								-
	Retail - Other Retail								-		-
	Retail - Other Retail - Of Which: SME		-						-		-
	Retail - Other Retail - Of Which: non-SME		-						- /////////////////////////////////////		-
	Equity								-		-
	Securitisation		-						-		-
	Other non-credit obligation assets		-						-		-
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *		_						- ////////////////////////////		- /////////////////////////////////////

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

**Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

**As explained in the Guidelines

as of 30 June 2013

				Exp	osure values (as of 30/06/20	13) **				RWA (as of 3	0/06/2013) **		Val	ue adjustmen	nts and provisi	ions (as of 30/06/2013) **	
ounterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	RB	A-IRB	ST	A.	F-IR	В	A-IF	RB	STA	F-IRB		A-IRB	S'	STA .
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	ed Non-defaulted De	efaulted No	n-defaulted [Defaulted Non-defaulted	d Defaulter
	Central banks and central governments		-	-		-	-	-	-	-	-	-	-	- ////		-	
	Institutions		-	-		-	-	-	-	-	-	-	-	- ////		- /////////////////////////////////////	
	Corporates		-	-			-		-	-	-	-	-	- /////		-	
	Corporates - Of Which: Specialised Lending		-			-	-	-		-		-	-	- /////		- /////////////////////////////////////	
	Corporates - Of Which: SME		-	-		-	-	-	-		-	-	-	- /////		- /////////////////////////////////////	
	Retail		-	-			-		-		-	-	-	- ////		-	
	Retail - Secured on real estate property	0.0%	-			-	-	-	-	-	-	-	-	- /////		-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-		-	-	-	-	-	-	-	-	- /////		- /////////////////////////////////////	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-		-	-	-	-		-	-	-	- /////		- /////////////////////////////////////	
#N/A	Retail - Qualifying Revolving		-			-	-	-		-	-	-	-	- ////		-	
	Retail - Other Retail		-	-			-		-		-	-	-	-		-	
	Retail - Other Retail - Of Which: SME		-	-		-	-	-		-	-	-	-	- /////		-	
	Retail - Other Retail - Of Which: non-SME		-	-		-	-	-	-	-	-	-	-	- /////		-	
	Equity		-	-		-	-	-	-	-	-	-	-	-		-	
	Securitisation		-	-		-	-		-	-	-	-	-	- 🕼		-	
	Other non-credit obligation assets		-	-		-	-	-	-	-	-	-	-	- ////		-	
	TOTAL		0	0	0 0	0	0	0	0	0	0	0 0	-	0	-	0 -	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-		-	-				-	-	- /////////////////////////////////////	- ////		- /////////////////////////////////////	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

*Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA

**As explained in the Guidelines

3. SECURITISATION SUMMARY

NL050 SNS BANK NV

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	7,212	4,710
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	7,212	4,710

Explanatory footnotes

(in million Euro)

	31/12	/2012	30/06	/2013
	TOTAL RISK AMO		TOTAL RISK AMO	
	SA	IM	SA	IM
Traded Debt Instruments	312	0	207	0
TDI - General risk	137	0	170	0
TDI - Specific risk	175	0	37	0
Equities	3	0	6	0
Equities - General risk	1	0	3	0
Equities - Specific risk	1	0	3	0
Foreign exchange risk	0	0	0	0
Commodities risk	0	0	0	0

Explanatory footnotes

The decrease is the result of reaching the maturity of own bonds, held in position for market making-purposes.

(in million Euro)									
Residual Maturity			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
vesiduai 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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		24	0	24	0	24	0	0	0
[1Y - 2Y]		161	0	161	161	0	0	0	0
[2Y - 3Y]	Austria	1	0	1	0	0	1	0	0
[3Y - 5Y]	Austria	0	0	0	0	0	0	0	0
[5Y - 10Y]		116	0	116	114	0	2	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		302	0	302	275	24	3	0	0
[0-3M]		1,000	1,000	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Belgium	33	0	33	33	0	0	0	0
[5Y - 10Y]		203	0	203	203	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1,236	1,000	236	236	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	Dulgaria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
Iotal		U	U	U	<u> </u>	U	- 0	U	U

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt t a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	Ozech Republic	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	_	0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]	ł	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 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Finland	0	0	0	0	0	0	0	0
[5Y - 10Y]		25	0	25	25	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	1	25	0	25	25	0	0	0	0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		47	0	47	27	20	0	0	0
[2Y - 3Y]	France	76	0	76	76	0	0	0	0
[3Y - 5Y]	Tance	0	0	0	0	0	0	0	0
[5Y - 10Y]		172	0	172	172	0	0	0	0
[10Y - more]		107	0	107	107	0	0	0	0
Total		402	0	402	382	20	0	0	0
[0 - 3M]		116	0	116	102	14	0	0	0
[3M - 1Y] [1Y - 2Y]		466 54	0	466 54	466 54	0	0	0	0
[2Y - 3Y]		56	0	54 56	56	0	0	0	0
[3Y - 5Y]	Germany	28	0	28	23	5	0	0	0
[5Y - 10Y]		679	0	679	679	0	0	0	0
[10Y - more]		38	0	38	38	0	0	0	0
Total		1,437	0	1,437	1,418	19	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y]	Gleece	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y]	, ,	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
IUlai		U	U	U	U	U	U	U	U

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]	ioolaria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		79	0	79	79	0	0	0	0
[10Y - more]		42	0	42	42	0	0	0	0
Total		121	0	121	121	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Italy	1	0	1	0	0	1	0	0
[3Y - 5Y]	,	0 4	0	0 4	0	0	0 4	0	0
[5Y - 10Y] [10Y - more]		314		314	314	•	·		
Total		320	0 0	320	314	0 0	0 6	0 0	0 0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	Ö	Ō	Ö	Ô	0	0	0

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0 0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Lithuania	0	0	0	0	0	0	0	0
[3Y - 5Y]	Littiuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		3	0	3	3	0	0	0	0
[3M - 1Y] [1Y - 2Y]		<u>6</u> 4	0	6 4	6 4	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Luxembourg	0	0	0	0	0	0	0	0
[5Y - 10Y]		5	0	5	0	0	5	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		18	0	18	13	0	5	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
Total		U	U	U	U	U	· ·	U I	<u> </u>

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		6,135	6,135	0	0	0	0	0	0
[3M - 1Y]		43	17	26	26	0	0	0	0
[1Y - 2Y]		191	109	82	82	0	0	0	0
[2Y - 3Y]	Netherlands	35	35	0	0	0	0	0	0
[3Y - 5Y]	Netrienanus	499	183	316	316	0	0	0	0
[5Y - 10Y]		840	403	437	437	0	0	0	0
[10Y - more]		514	321	193	193	0	0	0	0
Total		8,257	7,203	1,054	1,054	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Norway	0	0	0	0	0	0	0	0
[3Y - 5Y]	,	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Poland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	Ŏ	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Dortugal	0	0	0	0	0	0	0	0
[3Y - 5Y]	Portugal	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]	Romania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	Ö	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Olovenia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
			·	•	,	, , , , , , , , , , , , , , , , , , ,		· ·	

(in million Euro)									
			CT LONG EXPOSURES are gross of provisions) ⁽¹⁾	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	Oweden	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
ive vei		0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	Ů	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]	/ tuoti alia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Canada	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		Ö	0	0	0	Ö	Ö	0	Ö

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	riong Rong	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	U.S.	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Consider a miles of	0	0	0	0	0	0	0	0
[3Y - 5Y]	Switzerland	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]	Other Central	0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]	and Eastern	0	0	0	0	0	0	0	0
[3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y]	WIIGUIG Last	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
I Ulai		U	U	U	l d	U	U	U	U

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

Others

as of 31 December 2012

(in million Euro)

NL050 SNS BANK NV

D	esidual Maturity			eT LONG EXPOSURES the gross of provisions) (1)	(gross exposures	s (long) net of cash short po	EECT POSITIONS solitions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
N.e	↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
	[0 - 3M]		0	0	0	0	0	0	0	0
	[3M - 1Y]		0	0	0	0	0	0	0	0
	[1Y - 2Y]		0	0	0	0	0	0	0	0
	[2Y - 3Y]	Africa	0	Ō	0	0	Ō	0	Ō	0
	[3Y - 5Y]	Aillea	0	0	0	0	0	0	0	0
	[5Y - 10Y]		0	0	0	0	0	0	Ō	0
	[10Y - more]		0	0	0	0	0	0	0	0
	Total		0	0	0	0	0	0	0	0

TOTAL EEA 30	12,118	8,203	3,915	3,838	63	14	0	0

Notes and definitions

[0-3M]

[3M - 1Y

[1Y-2Y]

[2Y - 3Y]

[3Y - 5Y]

[5Y - 10Y]

[10Y - more]

Total

- (1) The exposures reported cover 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 guarantees
- (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 guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Residual Maturity Region Country / Region Region Country / Region R	SOVEREIGN URES (3) coalance sheet) at fair values vith positive fair rivatives with
Country Region	vith positive fair
SM - 1Y	fair value)
SM - 1Y	0
[2Y-3Y] Austria 0 <	0
Sy - 5y Adstria 0	0
SY - 10Y 94	0
[10Y - more] 48 0 48 48 0 0 0 Total 303 0 303 301 0 2 0 [0 - 3M] 0 0 0 0 0 0 0 [3M - 1Y] 0 0 0 0 0 0 0 [1Y - 2Y] 0 0 0 0 0 0 0 [2Y - 3Y] 0 0 0 0 0 0 0 [3Y - 5Y] 82 0 82 82 0 0 0 [5Y - 10Y] 286 0 286 286 0 0 0 [10Y - more] 6 0 6 6 0 0 0	0
Total 303 0 303 301 0 2 0	0
[0-3M] 0 <td>0</td>	0
[3M-1Y] 0 </td <td>0</td>	0
[1Y-2Y] 0 0 0 0 0 [2Y-3Y] 0 0 0 0 0 [3Y-5Y] 82 0 82 82 0 0 [5Y-10Y] 286 0 286 286 0 0 0 [10Y-more] 6 0 6 6 0 0 0	0
[2Y-3Y] Belgium 0 <	0
[3Y-5Y] 82 0 82 82 0 0 0 [5Y-10Y] 286 0 286 286 0 0 0 [10Y-more] 6 0 6 6 0 0 0	0
[5Y - 10Y] 286 0 286 286 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[10Y - more] 6 0 6 6 0 0 0	0
	0
	0
[0-3M] 0 0 0 0 0 0 0	0
	0
	0
	0
	0
	0
	0
	0
	0
	0
	0
	0 0 0
	0 0 0 0
Total 0 0 0 0 0 0	0 0 0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	Ozecii Republic	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Estonia	0	0	0	0	0	0	0	0
[51 - 51] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	Ö	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y]	i iilialiu	0	0	0	0	0	0	0	0
[5Y - 10Y]		24	0	24	24	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		24	0	24	24	0	0	0	0

(in million Euro)				-					
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Region Region	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		48	0	48	48	0	0	0	0
[2Y - 3Y]	France	53	0	53	53	0	0	0	0
[3Y - 5Y]	Fidilice	50	0	50	50	0	0	0	0
[5Y - 10Y]		218	0	218	218	0	0	0	0
[10Y - more]		103	0	103	103	0	0	0	0
Total		472	0	472	472	0	0	0	0
[0 - 3M]		1	1	0	0	0	0	0	0
[3M - 1Y]		301	0	301	301	0	0	0	0
[1Y - 2Y]		54	0	54	54	0	0	0	0
[2Y - 3Y]	Germany	0	0	0	0	0	0	0	0
[3Y - 5Y]	,	81	0	81	81	0	0	0	0
[5Y - 10Y]		809	0	808	772	0	36	0	0
[10Y - more]		26	0	26	26	0	0	0	0
Total		1,272	1	1,270	1,234	0	36	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Llum	0	0	0	0	0	0	0	0
[3Y - 5Y]	Hungary	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
↓ Region	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]	ioolaria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		82	0	82	82	0	0	0	0
[10Y - more]		44	0	44	44	0	0	0	0
Total		126	0	126	126	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	0
[1Y - 2Y]		7	0	7	0	0	7	0	0
[2Y - 3Y]	Italy	0	0	0	0	0	0	0	0
[3Y - 5Y]	,	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		3 315	•	3 315	313	•	3 2	· · · · · · · · · · · · · · · · · · ·	·
Total		315 326	0	315 326	313	0 0	13	0 0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	Ö	0	0	Ô	0	Ö	Ö

Country Region Country Country Region	(in million Euro)									
Country Region					(gross exposure	s (long) net of cash short p	ositions of sovereign debt	EXPOSURES IN	EXPOSURES (3)	
3M - 17 1	Country / Region	Country /					(designated at fair value through profit&loss) banking book	of which, Financial assets	(Derivatives with positive fair value + Derivatives with	(Derivatives with positive fair value + Derivatives with
Tity Common Com	[0 - 3M]		0	0	0	0	0	0	0	0
12Y - 3Y 13Y - 5Y 14 15 15 15 15 15 15 15			0	0	0	0	0	0	0	0
37 - 57 1 1 1 1 1 1 1 1 1	[1Y - 2Y]		0	0	0	0	0	0	0	0
Sy - Sy 10		Licohtonotoin	0	0	0	0	0	0	0	0
Total		Liechtenstein	0	0	0	0	0	0	0	0
Total	[5Y - 10Y]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [10Y - more] [10Y - more			•			•				
[3M - 1Y]				· ·					•	
17 - 27			•	•		•	•		· ·	•
12Y-3Y			•	·	•	·	-	-	<u> </u>	•
SY - 10						•		·		•
37 - 5Y 10Y 10Y - more Total		Lithuania	•	-		·	-			
Total			•	-		-				
Total				•	•	•	•	-	· ·	· ·
[0-3M] [3M-1Y] [2Y-3Y] [3Y-5Y] [10-7] [10-3M]										•
Table Luxembourg				<u> </u>		•		-		
[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more] Total [0			•	•		•	•	-	· ·	•
[2Y-3Y] Luxembourg 0			•	-		-				
[3Y-5Y] [5Y-10Y] [10Y-more] Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [0-3M] [3Y-5Y] [0-3M] [1Y-2Y] [0-3M] [1Y-2Y] [0-3M] [1Y-2Y] [0-3M] [1Y-2Y] [0-3M] [1Y-2Y] [0-3M] [0-3M] [1Y-2Y] [0-3M] [0-			•	•			•	-	Ţ	Ţ.
SY - 10Y		Luxembourg	•	•	•	•	•	-	· ·	•
[10Y - more]						-				
Total				•		•	•		· ·	•
[0-3M] [3M-1Y] 0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>										
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more]			-	•	-		•	•	· · · · · · · · · · · · · · · · · · ·	•
[1Y-2Y] 0 </td <td></td> <td></td> <td>•</td> <td>•</td> <td></td> <td>•</td> <td>•</td> <td>-</td> <td>· ·</td> <td>•</td>			•	•		•	•	-	· ·	•
[2Y-3Y] Malta 0 0 0 0 0 0 [3Y-5Y] 0 0 0 0 0 0 [5Y-10Y] 0 0 0 0 0 0 [10Y-more] 0 0 0 0 0 0		L				-				
[3Y-5Y] [5Y-10Y] [10Y-more] Matta			•	•	•	•	•	-	· ·	•
[5Y - 10Y] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Malta				-				
[10Y - more] 0 0 0 0 0 0 0 0 0 0			0	-		-				
			0	0	0	0	0	0	0	0
	Total		0	0	0	0	0	0	0	0

(in million Euro)									
			CT LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		5,483	5,457	26	26	0	0	0	0
[3M - 1Y]		68	68	0	0	0	0	0	0
[1Y - 2Y]		134	52	82	82	0	0	0	0
[2Y - 3Y]	Netherlands	74	35	39	39	0	0	0	0
[3Y - 5Y]	rvetrieriarius	588	191	397	397	0	0	0	0
[5Y - 10Y]		793	376	417	417	0	0	0	0
[10Y - more]		520	298	222	222	0	0	0	0
Total		7,660	6,477	1,183	1,183	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Norway	0	· · · · · · · · · · · · · · · · · · ·	0	0	0	0	·	
[3Y - 5Y] [5Y - 10Y]		0	0 0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	D.I.	0	0	0	0	0	0	0	0
[3Y - 5Y]	Poland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y]	i ortagai	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]	rtomania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		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 0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)				-					
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity Country / Region	Country /		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	O WOOD!!	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		1	0	1	0	0	1	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0		0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Con	0	0	0	0	0	0	0	0
[3Y - 5Y]	Canada	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			et LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	egeg	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	U.S.	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Switzeriariu	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			T LONG EXPOSURES te gross of provisions) (1)	(gross exposure	s (long) net of cash short po	EECT POSITIONS ositions of sovereign debt t a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non EEA	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]	22/(0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]	Other Central	0	0	0	0	0	0	0	0
[2Y - 3Y]	and eastern	0	0	0	0	0	0	0	0
[3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		Ō	Ů	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y]	Middle Last	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	Latin America — and the — Caribbean —	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]		0	0	0	0	0	0	0	0
		0	0		· · · · · · · · · · · · · · · · · · ·	0	0	0	
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
I Jiai		J	U	U	U	U U	U	U	U

(in	mil	lion	Euro	o)

Residual Maturity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
kesiduai 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 (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Allica	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Others	0	0	0	0	0	0	0	0
[3Y - 5Y]	Outers	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

	TOTAL EEA 30	10,559	6,478	4,080	4,027	0	53	0	0
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Notes and definitions

- (1) The exposures reported cover 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 guarantees
- (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 guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Explanatory footnotes

(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	18,572	16,548
RWA Securitisation and re-securitisations	1,029	687
RWA Other credit risk	17,542	15,861
RWA for market risk	317	212
RWA for operational risk	1,703	1,625
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA (1)	20,592	18,385

Explanatory footnotes
In the first half year of 2013 risk weighted assets decreased by \in 2,2 billion from \in 20.6 billion to \in 18,4 billion. This decrease is caused mainly by a decrease in the net exposure related to the provision of \in 2,0 billion with respect to the valuation of the total real estate portfolio of Property Finance as determined by the Dutch state in the process of the nationalization of SNS REAAL.