

Bank Name	Dexia
LEI Code	D3K6HXMBBB6SK9OXH394
Country Code	BE



## 2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,300	8,119	7,854	7,478	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,132	7,951	7,704	7,328	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	8,338	8,158	7,883	7,507	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	8,171	7,990	7,733	7,357	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,504	8,278	8,023	7,649	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,337	8,155	7,907	7,529	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	30,648	30,365	31,609	30,276	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30,638	30,353	31,598	30,266	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	27.08%	26.74%	24.85%	24.70%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	26.54%	26.20%	24.38%	24.21%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	27.21%	26.87%	24.94%	24.79%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	26.67%	26.32%	24.47%	24.31%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	27.75%	27.26%	25.38%	25.26%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27.21%	26.87%	25.02%	24.88%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	128,101	123,803	122,898	99,363	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.51%	6.59%	6.41%	7.55%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,338	8,158	7,883	7,507	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	8,132	7,951	7,704	7,328	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	128,101	123,803	122,898	99,363	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	128,101	123,803	122,898	99,363	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.5%	6.6%	6.4%	7.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.4%	6.4%	6.3%	7.4%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital

Dexia

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	A	(mln EUR, %)  OWN FUNDS	8,504	8,278	8,023		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	8,300	8,119	7,854		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	7,899	7,899	7,899		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)  Retained earnings	12,875	12,823	12,976		C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 23, 36(1) points (f) and 12 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
						· ·		
	A.1.3	Accumulated other comprehensive income	-970	-902	-908		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-12,368	-12,356	-12,836		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	144	148	168		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	664	483	568	392	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	<ul><li>(-) Intangible assets (including Goodwill)</li><li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of</li></ul>	-35	-37	-40	-37	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
	A.1.9	associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	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	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	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	0	0	0	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 (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	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
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	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
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-208	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-78	-107	-123	-155	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	168	168	150	150	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	168	168	150	150	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	38	38	29	29	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	38	38	29	29	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,338	8,158	7,883	7,507	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	166	121	139	142	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	108	107	106	105	C 01.00 (r910,c010) + C 01.00 (r920,c010) + 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) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	58	13	33		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	30,648	30,365	31,609		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	10	12	11	10	C 05.01 (r010;c040)	
CADITAL PARTOS (CO.	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	27.08%	26.74%	24.85%	24.70%	CA3 {1}	-
CAPITAL RATIOS (%)  Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	27.21%	26.87%	24.94%	24.79%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	27.75%	27.26%	25.38%	25.26%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,132	7,951	7,704	7,328	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	26.54%	26.20%	24.38%	24.21%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	168	168	150	150	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Hemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	-44	-34	-31	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	10	12	11	10	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu						•

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible 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 ratios published by the participating banks e.g. in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		R\	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	22,793	22,490	22,657	22,434	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	6,282	6,015	6,358	6,179	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	16,064	16,063	15,913	15,878	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	445	404	387	377	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,396	2,319	2,253	2,032	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,261	2,367	2,394	2,345	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	783	738	750	603	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	768	695	875	872	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	495	388	558	460	C 02.00 (R530, c010)
Of which IMA	272	307	318	412	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	475	347	347	347	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	475	347	347	347	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,173	1,409	2,332	1,643	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	30,648	30,365	31,609	30,276	



# 2019 EU-wide Transparency Exercise P&L Dexia

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	6.012	7.027	1.000	2.505
Interest income	6,813	7,827	1,888	3,595
Of which debt securities income	1,017	1,210	287	562
Of which loans and advances income	1,196	998	244	469
Interest expenses	6,751	7,778	1,888	3,602
(Of which deposits expenses)	411	531	142	246
(Of which debt securities issued expenses)	1,105	891	245	481
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	5	8	9
Net Fee and commission income	-6	-4	1	0
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	-90	-109	-23	-155
Gains or (-) losses on financial assets and liabilities held for trading, net	4	-48	-8	30
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-13	-5	17	-15
Gains or (-) losses from hedge accounting, net	-134	-87	-197	-133
Exchange differences [gain or (-) loss], net	1	-7	-8	-3
Net other operating income /(expenses)	-11	-26	-1	-5
TOTAL OPERATING INCOME, NET	-185	-231	-210	-280
(Administrative expenses)	313	369	126	194
(Depreciation)	15	17	7	14
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-4	-4	0	0
(Commitments and guarantees given)	-4	-4	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>		6		
Of which restructuring <sup>1</sup>		-3		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-92	-126	-12	-23
(Financial assets at fair value through other comprehensive income)	-5	-29	-1	-3
(Financial assets at amortised cost)	-87	-97	-12	-20
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-1	3	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	8	8	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-409	-482	-330	-465
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-440	-522	-323	-461
Profit or (-) loss after tax from discontinued operations	0	23	-19	-111
PROFIT OR (-) LOSS FOR THE YEAR	-440	-499	-342	-571
Of which attributable to owners of the parent	-421	-473	-327	-546

(1) Information available only as of end of the year

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

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 2018. However, this evolution does not correspond to allowances by the P&L line "other operating expenses", "administrative expenses", "tax expense or (-) income related to profit or loss from continuing operations and "profit or loss after tax from discontinued operations". In addition, the amount disclosed in the FINREP's statement of income.



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	.8			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	11,866				9,769				7,986				7,723				IAS 1.54 (i)
Financial assets held for trading	10,225	0	6,713	3,511	10,158	0	6,386	3,772	11,209	0	7,380	3,829	12,191	0	8,021	4,170	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	4,202	157	3,419	626	3,263	113	2,688	462	3,133	113	2,579	441	3,052	113	1,990	948	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,298	2,465	3,640	194	4,916	1,975	2,866	76	4,465	1,662	2,730	72	2,626	1,293	1,259	74	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	123,236				103,826				108,799				106,404				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	4,275	0	3,727	548	1,263	0	962	301	1,254	0	961	293	1,311	0	1,023	288	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	990				748				799				806				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	622				24,861				25,327				523				
TOTAL ASSETS	161,712				158,804				162,971				134,634				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets

(mln	n EUR)		,	As of 30/09/20	18					As of 31	/12/2018					As of 31,	03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accur	nulated impairment	t	Gros	ss carrying amo	ount	Accui	mulated impairı	ment	Gro	oss carrying am	ount	Accui	mulated impair	ment	Gros	s carrying am	ount	Accur	nulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	5	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Cred	Stage 3 dit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	3,917	7 816	4	-1	-3	0	3,474	666	,	4 -1	-2	0	3,266	353	3	4	-2		1,605	187		4 0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	1,173	356	2	0	-2	-1	404	333	]	1 0	-2	-1	480	322	2	6	-2	_	461	332		3 0	-2	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	35,411	1 12,517	92	-3	-327	-11	33,477	11,908	455	5 -3	-242	-93	35,140	11,582	2 57	4 -	-232	-9	34,258	11,042	51	7 -3	-229	-93	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	67,267	7,892	680	-2	-118	-163	50,684	7,116	799	9 -2	-92	-181	54,251	7,070	78	-	1 -88	-18	53,631	6,812	72	3 -1	-88	-165	Annex V.Part 1.32, 44(a)

<sup>&</sup>lt;sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



**Market Risk** Dexia

ſ	SA					I	М								IM					
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK FAL CHARGE		CE RISKS CAPITAL ARGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	demorandum item)	INCREMENTAL DEFAULT AND IGRATION RISK APITAL CHARGE		RICE RISKS CA HARGE FOR C		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT	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)	AVAILABLE (SVaRt- AV	VEEKS ERAGE MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30,	09/2018								As of 31/12/20:	.8				
raded Debt Instruments Of which: General risk	4	3	6	1	16 16	14 14						6	2	19 19	14 14					
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0					
quities Of which: General risk	0	0	0	0	0	0						0	0	0	0					
Of which: Specific risk oreign exchange risk	0 491	0 385	0 0	0 0	0 0	0						0	0	0	0					
Commodities risk F <b>otal</b>	0 <b>495</b>	388	0 <b>6</b>	0	0 <b>16</b>	0 <b>14</b>	0	0	0	0 0	272	0	0	0 <b>19</b>	0 <b>14</b>	0 0	0	0	0	307
year -	As of 31/03/2019	As of 30/06/2019			10	As of 31,		J	J	5	272				As of 30/06/20:			J	J	307
raded Debt Instruments Of which: General risk	4	3	5	1	20 20	13 13						6	1	27 27	15 15					
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0					
quities Of which: General risk	0	0 0	0 0	0 0	0 0	0						0	0 0	0 0	0					
Of which: Specific risk oreign exchange risk	0 553	0 457	0 0	0 0	0	0						0	0	0	0					
ommodities risk	0 558	0 460	0	0	0	0						0	0	0	0					412

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Standardised Total<sup>2</sup>

#### 2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Dexia

						Dexid			
					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	19,655	21,694				21,928	985	
	Regional governments or local authorities	8,330	8,448	1,762		• •	8,565	1,767	
	Public sector entities	3,875	2,001	837		3,513	1,884	855	
	Multilateral Development Banks	399	399	0		289	289	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,936	1,314	137		5,360	1,651	137	
	Corporates	6,188	4,300	2,711		5,943	3,982	2,317	
	of which: SME	0	0	0		14	0	0	
	Retail	940	0	0		912	0	0	
Consolidated data	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	220	115	156	46	345	218	304	68
	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	1		0	0	1	
	Other exposures	1,401	1,401	167		1,254	1,254	86	
	Standardised Total <sup>2</sup>	44,944	39,671	6,716	77	46,051	39,771	6,453	100

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		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>
	(mln EUR, %)								
	Central governments or central banks	79	81	0		77	78	0	
	Regional governments or local authorities	471	506	101		393	416	83	
	Public sector entities	1,074	771	268		884	693	249	
	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	686	492	492		595	430	423	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
INANCL	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	114	79	116	20	171	132	196	23
	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	
	Other exposures	24	24	24		20	20	20	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

20

23

			Ac of 20/						
			AS OI SU/	09/2018			As of 31/	12/2018	
		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 an provisions <sup>2</sup>
	(mln EUR, %)								
	entral governments or central banks	0	0	0		0	0	0	
	legional governments or local authorities	6,380	6,380	1,276		6,655	6,655	1,331	
	ublic sector entities	479	367	261		474	419	314	
	Iultilateral Development Banks	0	0	0		0	0	0	
	nternational Organisations	0	0	0		0	0	0	
	nstitutions	627	572	53		636	583	56	
Ç	orporates	527	824	416		537	1,104	350	
	of which: SME	0	0	0		0	0	0	
	etail	0	0	0		0	0	0	
VITED KINGDOM	of which: SME	0	0	0		0	0	0	
ALLED KINGDOM S	of which: SME  decured by mortgages on immovable property  af which: SME	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	xposures in default	0	0	0	0	0	0	0	
	tems associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	laims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	follective investments undertakings (CIU)	0	0	0		0	0	0	
	quity	0	0	0		0	0	0	
	other exposures Standardised Total <sup>2</sup>	0	0	0		0	0	0	

					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		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>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	196	202	40		181	187	37	
	Public sector entities	121	58	57		118	55	55	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,323	195	195		1,306	190	190	
	Corporates of which: SME	1,323	193	195		1,300	190	190	
	Retail	0	0	0		0	0	0	
	of which: SME	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	32	0	0	1	31	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	
	Other exposures	4	4	4		5	5	5	
	Standardised Total <sup>2</sup>				24				24

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation 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

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		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 an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	746	746	149		734	734	147	
	Public sector entities	198	198	40		190	190	38	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	168	135	64		165	132	63	
	Corporates	1,204	1,884	711		1,257	1,553	656	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
INITED STATES	of which: SME	0	0	0		0	0	0	
MITED 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	17	0	0	13	18	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 Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	0	0	0	15	2		2	1

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera			Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		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>
	(mln EUR, %)								
	Central governments or central banks	514	521	0		487	493	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	230	13	7		225	13	6	
	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	393	329	329		225	149	149	
	of which: SME	0	0	0		14	0	0	
	Retail	0	0	0		0	0	0	
SPAIN	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	56	35	38	12	122	84	105	30
	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				14				31

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excludes those for sect	iristisation exposures, additional	valuation aujustments (AVAS) ai	id other own failus reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		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>
	(mln EUR, %)								
	Central governments or central banks	13,202	13,677	0		13,315	13,755	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	248	248	50		165	166	33	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		4.550	0	0	
	Institutions	3,133 631	598 80	12 71		4,559 597	936 74	18 67	
	Corporates of which: SME	031	0	/1		59/ n	/4	07	
	Retail	١	0	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	
	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	
	Other exposures	475	475	7		424	424	4	
	Standardised Total <sup>2</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

			Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the posures, but includes general credit risk adjustments.									
					Standardise	ed Approach						
			As of 30	/09/2018			As of 31,	/12/2018				
		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>			
	(mln EUR, %)											
	Central governments or central banks	4,521	4,521	904		4,716	4,716	943				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
JAPAN	of which: SME	0	0	0		0	0	0				
JAPAN	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				0				0			



Credit Risk - Standardised Approach

Dexia

					Standardise	ed Approach							
			As of 30	09/2018			As of 31	/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>							
	(mln EUR, %)												
	Central governments or central banks	980	980	40		980	979	42					
	Regional governments or local authorities	0	0	0		23	23	5					
	Public sector entities	279	6	6		277	11	11					
	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	176	125	125		176	125	125					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
PORTUGAL	of which: SME	0	0	0		0	0	0					
IONIOUAL	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					
	Other exposures	0	0	0		0	0	0					
	Standardised Total <sup>2</sup>				0								

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30	/09/2018			As of 31/	12/2018				
		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>			
	(mln EUR, %)											
	Central governments or central banks	140	626	0		143	638	0				
	Regional governments or local authorities	87	87	17		84	84	17				
	Public sector entities	204	204	41		200	200	40				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	486	8	8		495	0	0				
	Corporates of which: SME	400 0	0	0		495   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				
	of which: SME	o l	0			o l	0	ľ				
	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				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				0				0			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30,	09/2018			As of 31/	12/2018	
		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 an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	3	1		0	3	1	
	Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	28	25	25		27	23	23	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CAUTTIED! AND	of which: SME	0	0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	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	
	Other exposures Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	



Credit Risk - Standardised Approach

Dexia

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	20,283	22,277	1,020		0	0	0	
	Regional governments or local authorities	9,045	9,074	1,859		9,902	10,439	2,009	
	Public sector entities	3,524	1,922	881		7,448	6,816	1,641	
	Multilateral Development Banks	179	179	C		22	22	0	
	International Organisations	0	0	C		0	0	0	
	Institutions	3,840	1,124	119		3,589	1,168	79	
	Corporates	5,963	4,045	2,334	ł I	4,971	3,886	2,196	
	of which: SME	14	0	C		14	0	0	
	Retail	923	0	C		0	0	0	
Concolidated data	of which: SME	0	0	C		0	0	0	
Consolidated data	of which: SME  Secured by mortgages on immovable property	0	0	C		0	0	0	
	of which: SME	0	0	C		0	0	0	
	Exposures in default	349	223	311	. 66	309	207	289	50
	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	1		0	0	1	
	Other exposures	1,539	1,539	261		1,092	1,092	286	
	Standardised Total <sup>2</sup>	45,646	40,384	6,786	98	27,334	23,630	6,500	80

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach					
			As of 31	/03/2019			As of 30	/06/2019			
		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>		
	(mln EUR, %)										
	Central governments or central banks	75	77	0		0	0	0			
	Regional governments or local authorities	364	389	78		363	385	77			
	Public sector entities	861	681	244		910	741	247			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		25	25	1			
	Corporates	565	430	424		544	412	407			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
FRANCE	of which: SME	0	0	0		0	0	0			
110 11162	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0	22	0	0	0	22		
	Exposures in default	175	135	200	22	156	124	184	22		
	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			
	Other exposures	22	22	22		36	36	36			
	Standardised Total <sup>2</sup>				22				22		

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	I credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019		As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	7,205	7,205	1,441		7,130	7,130	1,426	
	Public sector entities	497	443	327		411	359	298	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	643	623	53		659	652	41	
	Corporates	557	1,039	342		121	703	141	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NITED KINGDOM	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property 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	U	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		
	Collective investments undertakings (CIU)	0	0	0		0	0		
	Equity	0	0	0		0	0		
	Other exposures	0	0			0	0	0	
	Standardised Total <sup>2</sup>		<u> </u>	0	4	0	<u> </u>		

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		iterparty excludes those for sec	uristisation exposures, additional	valuation aujustments (AVAS) a	and other own funds reduction	is related to the	
					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		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>
	(mln EUR, %)  Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	181	187	37		175	181	36	
	Public sector entities	119	60	60		116	53	53	
	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	1,308	197	197		1,306	201	201	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	30	0	0	1	29	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	
	Other exposures	33	33	33		64	64	64	
	Standardised Total <sup>2</sup>				24				24



**Credit Risk - Standardised Approach** 

Dexia

					Standardise	d Approach					
			As of 31	/03/2019		As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	771	771	154		518	518	104			
	Public sector entities	198	198	40		189	189	189			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	166	130	59		165	130	30			
	Corporates	1,280	1,689	681		1,041	1,334	533			
	of which: SME	0	0	0		0	0	0			
	Retail of which: SME	0	0	0		0	0	0			
NITED STATES		0	0	0		0	0	0			
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0			
	Exposures in default	18	0	١	13	υ 5	0	1			
	Items associated with particularly high risk	0	0	0	15	0	0				
	Covered bonds	0	0	l o		n l	0	Ö			
	Claims on institutions and corporates with a ST credit assessment	0	0			n l	0				
	Collective investments undertakings (CIU)	0	0			0	0				
	Equity	0	0			0	0				
	Other exposures	3	3	3		2	2	2			
	Standardised Total <sup>2</sup>				15						

` '		•		•	•			-		•	,	
(2) Total val	ue adiustments a	and provision	s per country of	counterparty exclude	s those for securi	istisation exposures	additional valuation	on adjustments (	AVAs) and ot	ther own funds red	ductions related to the	2
(-)	,	p	- p				,	(	,			-
exposures	hut includes aen	eral credit ris	k adjustments									

			ai credit risk adjustments.		a				
					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		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>
	(mln EUR, %)	400	100				•		
	Central governments or central banks	483	490	0		0	0	0	
	Regional governments or local authorities Public sector entities	222	12	0		71	78 405	0	
	Multilateral Development Banks	222	12	12		619	405 0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions		0	٥		0	0		
	Corporates	228	152	152		223	146	146	
	of which: SME	14	0	0		14	0	0	
	Retail	0	0	0		0	0	0	
CDATN	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	124	86	108	29	117	82	103	26
	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 Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	0	0	0	31	0	<u> </u>		28

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

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

		exposures/ but includes genero			Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		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>
	(mln EUR, %)								
	Central governments or central banks	13,485	13,901	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	163	163	33		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	2 022	0	0		2.741	0	0	
	Institutions	3,032	371	/		2,741	360	/	
	Corporates	595	61	57		11	0	0	
	of which: SME  Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0		
_	of which: SME	0	0	0		0	0		
	Exposures in default	0	0	0	0	0	0		0
	Items associated with particularly high risk	0	0	0	Ü	0	0		O .
	Covered bonds	n l	0	0		n l	0		
	Claims on institutions and corporates with a ST credit assessment	n l	0	0		n l	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	481	481	1		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		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>
	(mln EUR, %)								
	Central governments or central banks	4,886	4,886	977		0	0	0	
	Regional governments or local authorities	0	0	0		1,102	1,102	220	
	Public sector entities	0	0	0		3,909	3,909	782	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
14 D 4 N	of which: SME	0	0	0		0	0	0	
JAPAN	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	
	Other exposures	0		0		0	0		
	Standardised Total <sup>2</sup>				0				



Credit Risk - Standardised Approach

Dexia

				Standardised Approach											
			As of 31,	/03/2019		As of 30/06/2019									
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>						
	(mln EUR, %)														
	Central governments or central banks	988	988	43		0	0	0							
	Regional governments or local authorities	22	22	4		22	22	4							
	Public sector entities	280	13	13		1,147	1,012	37							
	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	176	125	125		126	125	125							
	of which: SME	0	0	0		0	0	0							
	Retail	0	0	0		0	0	0							
PORTUGAL	of which: SME	0	0	0		0	0	0							
IONIOGAL	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							
	Other exposures	0	0	0		0	0	0							
	Standardised Total <sup>2</sup>				<b>0</b> It due to credit conversion factors										

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach					
			As of 31,	/03/2019		As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	149	655	0		0	0	0			
	Regional governments or local authorities	56	56	11		86	589	11			
	Public sector entities	214	214	43		110	110	22			
	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	506	0	0		503	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
CANADA	of which: SME	0	0	0		0	0	0			
	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			
	Other exposures Standardised Total <sup>2</sup>	0	0	0	0	0	0	0			

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

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

		exposures, but includes genera	ar credit risk dajustments.		Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(mln 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	0	3	1		0	3	1	
	Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	27	24	24		27	24	24	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
JVITZLINLAIND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk 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 n			0	0	0	
	Equity	n	n			0	0		
	Other exposures	0	0			0	0		
	Standardised Total <sup>2</sup>				0				0
	Starrandou Total								<u> </u>

Credit Risk - IRB Approach

Dexia

							IRB App	oroach					
			As of 30/09/2018							As of 31/12/2018			
		Original Ex	posure <sup>1</sup>	Exposure	Risk exposui	re amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	29,512	7	31,005	7,966	0	0	27,296	2	28,744	8,578	(	)
	Institutions	55,633	124	57,534	4,603	0	24	53,047	567		4,016	(	
	Corporates	19,005	602	17,368	5,446	0	133	18,635	625	16,774	5,278	(	)
	Corporates - Of Which: Specialised Lending	10,175	602	9,690	2,389	0	133	10,121	625	9,466	2,309	(	)
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	)
	Retail	0	0	0	0	0	0	0	0	0	0	C	)
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	C	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	)
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	C	)
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(	
	Retail - Other Retail	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	(	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	C	)
	Equity	173	0	173	445	0		154	0	154	404	C	)
	Other non credit-obligation assets				2						8		
	IRB Total <sup>2</sup>				18,461						18,284		

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB Ap	proach					
				As of 30/	09/2018					As of 31,	/12/2018		
		Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	9,845		9,845	1	derdanced (	0	9,586		9,587	2	0	(
	Institutions	11,574	102		405	(	10	11,221		11,649	391	0	10
	Corporates	5,625	95	5,052	1,020	(	5	5,057		4,336		0	5
	Corporates - Of Which: Specialised Lending	2,108	95	2,080	436	(	5	2,100	97	1,867	440	0	5
	Corporates - Of Which: SME	0	0	0	0	(	0	0	0	0	0	0	(
	Retail	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	
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(	0	0	0	0	0	0	
IRANCL	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	(	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	O	0	0	(	0	0	0	0	0	0	(
	Retail - Other Retail	0	0	0	0	(	0	0	0	0	0	0	(
	Retail - Other Retail - Of Which: SME	0	O	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	
	Equity	84	0	84	263	(	0	84	0	84	261	0	(
	Other non credit-obligation assets												
	IRB Total						due to suedit service						

(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 App	oroach							
			As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustme		
	(mln EUR, %)	Of which: defaulted	— Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision		
	Central banks and central governments	0	0 61	0	(	0	0	0	61	0	C	)		
	Institutions	5,766	0 5,341	207	(	0	5,887	0	5,444	213	C	)		
	Corporates	7,379	34 7,436	2,630	(	10	7,708		7,652	2,700	C	)		
	Corporates - Of Which: Specialised Lending	3,539	34 3,484	681	(	10	3,625	34	3,570	697	C	)		
	Corporates - Of Which: SME	0	0 0	0	(	0	0	0	0	0	C	)		
	Retail	0	0 0	0	(	0	0	0	0	0	C	)		
	Retail - Secured on real estate property	0	0 0	0	(	0	0	0	0	0	C	)		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	(	0	0	0	0	0	C	)		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	(	0	0	0	0	0	C	)		
	Retail - Qualifying Revolving	0	0 0	0	(	0	0	0	0	0	C	)		
	Retail - Other Retail	0	0 0	0	(	0	0	0	0	0	C	)		
	Retail - Other Retail - Of Which: SME	0	0 0	0	(	0	0	0	0	0	C	)		
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	(	0	0	0	0	0	C	)		
	Equity	8	0 8	22	(	0	6	0	6	17	C	)		
	Other non credit-obligation assets													
	IRB Total													

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original Exp	posure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and	Original E	xposure¹	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustment and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	12,247	0	12,252	4,203		0	12,088	0	12,093	5,262	0	
	Institutions	8,305	22	9,489	734	0	8	8,568	30	9,738	747	0	
	Corporates	361	69	351	155	0	16	349	69	340	153	0	
	Corporates - Of Which: Specialised Lending	148	69	138	31	0	16	143	69	134	31	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
IIVEI	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	26	0	26	49	C	0	28	0	28	53	0	
	Other non credit-obligation assets  IRB Total												

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

						IRB App	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustm
	(mln EUR, %)	Of which: defaulted	- vaiue⁻		Of which: defaulted	and provisions		Of which: defaulted	value <sup>-</sup>		Of which: defaulted	and provisi
	Central banks and central governments	2,879	3,081	0	0	0	1,230	0	1,422	0	(	)
	Institutions	13,992	13,426	1,601	0	0	14,093	441		1,155	C	)
	Corporates	1,022	552	326	0	3	1,041	20	568	327	C	)
	Corporates - Of Which: Specialised Lending	213	76	27	0	3	215	20	77	16	C	)
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	C	
	Retail	0	0	0	0	0	0	0	0	0	C	)
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	C	)
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	C	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	C	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	C	)
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	C	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	C	
	Equity	20	20	42	0	0	20	0	20	39	С	)
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB Approach

Dexia

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original Ex	oposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustments	Original E	kposure <sup>1</sup>	Exposure	Risk exposu	re amount	V adjus
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	pro
	Central banks and central governments	475	0	475	170		0	478	0	478	170	0	,
	Institutions	5,547	0	5,847	467	(	0	5,203	0	5,495	434	0	)
	Corporates	1,372	160	1,235	549	(	24	1,325	179	1,204	505	0	/
	Corporates - Of Which: Specialised Lending	1,342	160	1,206	520	(	24	1,299	179	1,179	481	0	)
	Corporates - Of Which: SME	0	0	0	0	(	0	0	0	0	0	0	1
	Retail	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	)
CDATN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(	0	0	0	0	0	0	1
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	(	0	0	0	0	0	0	)
	Retail - Qualifying Revolving	0	0	0	0	(	0	0	0	0	0	0	)
	Retail - Other Retail	0	0	0	0	(	0	0	0	0	0	0	j
	Retail - Other Retail - Of Which: SME	0	0	0	0	(	0	0	0	0	0	0	j
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	(	0	0	0	0	0	0	J
	Equity	0	0	0	0	(	0	0	0	0	0	0	J
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 30,	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	546	0 624	0	(	0	315		395	0	0	
	Institutions	6,231	5,972	451	(	0	4,390		4,129	369	0	
	Corporates	202 6	7 129	71	(	7	183		126	67	0	
	Corporates - Of Which: Specialised Lending	201 6	7 129	70	(	7	183	51	. 126	67	0	
	Corporates - Of Which: SME	0	0	0	(	0	0	0	0	0	0	
	Retail	0	0	0	(	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	(	0	0	0	0	0	0	
CEDMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0	0	0	0	0	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	(	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	(	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0 0	0	(	0	0	0	0	0	0	
	Other non credit-obligation assets											
	IRB Total											

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

					IRB	Approach				
			As of 30/	09/2018				As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure am	adjustment	Origina	l Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		and which: provisions faulted		Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	and provisions
	Central banks and central governments	20	20	1	0	0 2	21 (	21	1	0
	Institutions	315	662	304	0	0 33	36 (	722	308	0
	Corporates	0	0	0	0	0	0 (	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0 (	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0 0	0	0	0
	Retail	0	0	0	0	0	0 (	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0 (	0	0	0
14 D 4 N I	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0 (	0	0	0
JAPAN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0 (	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0 (	0	0	0
	Retail - Other Retail	0	0	0	0	0	0 (	0	0	0
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0 (	0	0	0
	Other non credit-obligation assets									
	IRB Total									

IRB Approach As of 30/09/2018 As of 31/12/2018 Value Value Risk exposure amount Original Exposure<sup>1</sup> Original Exposure<sup>1</sup> Risk exposure amount Exposure adjustments Exposure adjustments Value<sup>1</sup> Value<sup>1</sup> and and Of which: Of which: Of which: Of which: provisions (mln EUR, %) defaulted defaulted defaulted defaulted Central banks and central governments 2,729 2,729 2,796 2,796 2,747 3,209 106 Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME PORTUGAL Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME **Equity** Other non credit-obligation assets IRB Total (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

						IRB App	roach					
			As of 30/	09/2018					As of 31/:	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposure a	nmount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	— Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provision
	(mln EUR, %)	defaulted		d	defaulted			defaulted			defaulted	
	Central banks and central governments	720	0 720	0	0	0	0	0	0	0		
	Institutions Corporates	728 826	0 728 0 825	19 197	0	0	914 814	0	914 813	196		
	Corporates - Of Which: Specialised Lending	826	0 825	197	0	0	814	0	813	196	1	
	Corporates - Of Which: SME	820	0 623	197	0	0	014	0	913	190		
	Retail	0		0	0	0	0	١	١	0		
	Retail - Secured on real estate property	o o		٥	ő	0	0	١	ار	0		
	Retail - Secured on real estate property - Of Which: SME	0	0 0	٥	0	0	0	١	0	0		o l
CANADA	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0	0	0	0	0	0		ő
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	0	0	0		
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0	0	0	0	0	0		0
	Equity	0	0 0	0	0	0	0	0	0	0		0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30/	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustme
		Of which:	– Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisio
	(mln EUR, %)	defaulted	0 0	0	defaulted			defaulted	0	0	defaulted	
	Central banks and central governments	1 400	0 1 400	0	(		1 421	0	1 421	0	(	
	Institutions Corporates	1,409	0 1,409	52	(		1,421	0	1,421	43	(	`.
	Corporates - Of Which: Specialised Lending	0	0	0			0		0	0	(	,
	Corporates - Of Which: SME			0			0		0	0	(	,
	Retail		0 0	0	(		0		0	0	C	)
	Retail - Secured on real estate property	0	0 0	0	(	o o	0	0	0	0	0	ار
CM/TTTED! AND	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	C	0	0	0	0	0	C	ار
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	C	0	0	0	0	0	C	)
	Retail - Qualifying Revolving	0	0 0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail	0	0 0	0	C	0	0	0	0	0	C	j
	Retail - Other Retail - Of Which: SME	0	0 0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	C	0	0	0	0	0	C	)
	Equity	0	0 0	0	C	0	0	0	0	0	С	)
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB Approach Dexia

							IRB App	roach					
				As of 31/0	3/2019					As of 30/	06/2019		
		Original Exposu	ıre¹	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and
	(mln EUR, %)		which: faulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	25,848	2	27,311	8,456	0	0	23,984	2	24,406	8,111	1	
	Institutions	55,237	566	57,297	3,936	0	109	49,814	559			343	
	Corporates	19,040	629	17,149	5,298	0	140	18,807	594		5,542	319	
	Corporates - Of Which: Specialised Lending	10,177	629	9,511	2,161	0	140	10,026	594	9,374	2,423	319	133
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	)
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	)
Corisonaatea data	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	145	0	145	207	0	Ü	140	0	140	0	0	
	Equity Other non credit-obligation assets	145	U	145	387	U		140	U	140	377	U	
	IRB Total <sup>2</sup>				18,077						17,907		

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB Ap	proach					
				As of 31/0	3/2019					As of 30/	06/2019		
		Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisio
	Central banks and central governments	6,765	2	6,766	0	C	0	6,691	2	6,692	1	1	
	Institutions	12,994	93	13,361	395	0	9	11,638	92	11,945	440	57	, l
	Corporates	4,907	105	4,176	716	0	5	4,873	111	4,211	772		5
	Corporates - Of Which: Specialised Lending	1,963	105	1,726	285	0	5	1,997	111	1,765	358	65	5
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	
	Retail	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	C	
ED A NICE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	C	
	Equity	84	0	84	262	0	0	84	0	84	261	C	
	Other non credit-obligation assets												
	IRB Total												

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

					IRB Ap	proach					
			As of 31/	03/2019				As of 30/	/06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	Value	Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 (	0 63	0	0 0	0	0	61	0	(	j i
	Institutions	5,896	5,453	195	0 0	5,640	0	5,183	178		J
	Corporates	8,162	8,102	2,888	0 10	8,100		8,042 3,635	2,891	17	1
	Corporates - Of Which: Specialised Lending	3,742	3,686	715	0 10	3,688	35	3,635	722	17	7
	Corporates - Of Which: SME	0	0	0	0 0	0	0	0	0	(	J
	Retail	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	(	J
INITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0 0	0	0	0	0	(	J
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0 0	0	0	0	0	(	J
	Retail - Qualifying Revolving	0	0 0	0	0 0	0	0	0	0	(	J
	Retail - Other Retail	0	0 0	0	0 0	0	0	0	0	(	J
	Retail - Other Retail - Of Which: SME	0	0 0	0	0 0	0	0	0	0	(	J
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0 0	0	0	0	0	(	J
	Equity	6	0 6	17	0 0	6	0	6	18		J
	Other non credit-obligation assets										
	IRB Total										

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

							IRB App	proach					
				As of 31/0	03/2019					As of 30/0	06/2019		
		Original E	kposure¹	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisio
	Central banks and central governments	12,246	0	12,251	5,300		0	11,452	0	11,456	4,922		
	Institutions	8,284	22	9,445	740		9	8,529	22	9,684	685	7	7
	Corporates	337	69	331	141	(	16	316	67	310	160	33	3
	Corporates - Of Which: Specialised Lending	133	69	123	21	(	16	111	67	101	44	33	3
	Corporates - Of Which: SME	0	0	0	0	(	0	0	0	0	0	(	)
	Retail	0	0	0	0	(	0	0	0	0	0	(	)
	Retail - Secured on real estate property	0	0	0	0	(	0	0	0	0	0	(	)
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(	0	0	0	0	0	(	)
IIALI	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	(	0	0	0	0	0	(	P
	Retail - Qualifying Revolving	0	0	0	0	(	0	0	0	0	0	(	
	Retail - Other Retail	0	0	0	0	(	0	0	0	0	0	(	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	(		0	0	0	0	(	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	(		0	0	0	0	(	
	Equity	28	0	28	53		0	27	0	27	50	(	J
	Other non credit-obligation assets												
	IRB Total												

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

							IRB App	roach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Ex	posure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original E	kposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustme and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	Central banks and central governments	2,394	0	2,580	0	C	0	1,678	0	1,846	0	0	
	Institutions	14,160	451	13,964	1,158	C	87	12,002	445	11,838		278	
	Corporates	1,052	20	578	340	C	6	1,022	6	556	343	4	
	Corporates - Of Which: Specialised Lending	214	20	73	16	C	6	182	6	43	12	4	
	Corporates - Of Which: SME	0	0	0	0	C	0	0	0	0	0	0	
	Retail	0	0	0	0	C	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	C	0	0	0	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	0	0	0	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	C	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	C		0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	C		0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	C		0	0	0	0	0	
	Equity	18	U	18	34		) U	19	U	19	35	0	
	Other non credit-obligation assets  IRB Total	_											

Credit Risk - IRB Approach

Dexia

							IRB App	oroach					
				As of 31/0	03/2019					As of 30/0	06/2019		
		Original Expo	sure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustme and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisi
	Central banks and central governments	464	0	464	165	0	0	449	0	449	159	0	
	Institutions	5,076	0	5,366	419	0	0	5,029	0	5,323	406	0	
	Corporates	1,326	178	1,205	501	0	26	1,280	159	1,158	585	98	3
	Corporates - Of Which: Specialised Lending	1,301	178	1,179	477	0	26	1,255	159	1,133	562	98	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	
CDATN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Exposu	re¹	Exposure Value <sup>1</sup>	Risk exposı	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Valu adjustn
	(mln EUR, %)		which: aulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provis
	Central banks and central governments	215	0	296	0	0	0	0	0	4	0	(	0
	Institutions	4,997	0	4,734	346	0	0	3,238		3,239	190		0
	Corporates	187	52	130 130	69	0	4	168	48	114	63 63		2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	187	52	130	69	0	4	168	48	114	63		2
	Retail	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		n
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0		ő
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0		0	0		0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	(	0
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	21 (	21	1	O	0	21		21	1	C	
	Institutions	357	738	297	C	0	362	. c	759		C	,
	Corporates	0 0	0	0	o c	0	C	) c	0	0	C	)
	Corporates - Of Which: Specialised Lending	0 0	0	0	O	0	C	o c	0	0	C	<i>)</i>
	Corporates - Of Which: SME	0 0	0	0	0	0	C	) c	0	0	C	/
	Retail	0 0	0	0	0	0	C	) c	0	0	C	1
	Retail - Secured on real estate property	0 0	0	0	0	0	C	) C	0	0	C	1
JAPAN	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	C	0	0	0	C	1
JAPAN	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	C	0	0	0	C	1
	Retail - Qualifying Revolving	0	0	0	0	0	C	O C	0	0	C	1
	Retail - Other Retail	0	0	0	0	0	C	ol c	0	0	C	Į.
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	C	0	0	0	C	1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0			0	0	C	j
	Equity	0 0	0	0	0	0	C		0	0	C	/
	Other non credit-obligation assets											
	IRB Total											

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

					IRB App	proach				
			As of 31/	03/2019			As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	Value	Of which: defaulted	provisions	Of which: defaulted			Of which: defaulted	provisio
	Central banks and central governments	2,937 0	2,937	2,564	0	2,941	0 2,941	2,587	O	)
	Institutions	89 0	406	57 (	0	92	0 227		0	
	Corporates	71 27	69	16	4	65	27 64	31	17	7
	Corporates - Of Which: Specialised Lending	71 27	69	16	4	65	27 64	31	17	7
	Corporates - Of Which: SME	0 0	0	0	0	0	0 0	0	0	)
	Retail	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	)
DODTLICAL	Retail - Secured on real estate property - Of Which: SME	0 0	0	0 0	0	0	0 0	0	0	)
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0 (	0	0	0 0	0	0	)
	Retail - Qualifying Revolving	0 0	0	0 (	0	0	0 0	0	0	)
	Retail - Other Retail	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	)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0 0	0	0	0 0	0	0	
	Equity	0 0	0	0 (	0	0	0 0	0	0	)
	Other non credit-obligation assets									
	IRB Total									

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Val adjust
	(   700 00)	Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	ar provis
	(mln EUR, %)	defaulted		0	defaulted			defaulted		0	defaulted	
	Central banks and central governments Institutions	0	0 050	0	0		660		660	0		
	Corporates	959 869	0 959 0 869	208	0		660 861		660 860	200	(	
	Corporates - Of Which: Specialised Lending	869	0 869	208	0		861		860	200		
	Corporates - Of Which: SME	0	0 809	200	0		001		000	200		<u></u>
	Retail	0		0	0		1		o o	0		
	Retail - Secured on real estate property	o o		0	0				Ö	0		5
	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0			o o	0		<u></u>
CANADA	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0	0			0	0		
	Retail - Qualifying Revolving	0	0 0	0	0	0	d		0	0	(	
	Retail - Other Retail	0	0 0	0	0	0	C	0	0	0	(	0
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	C	0	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0	0	C	0	0	0	(	0
	Equity	0	0 0	0	0	0	C	0	0	0	(	0
	Other non credit-obligation assets											
	IRB Total											

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure <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 adjustmen and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	(	)
	Institutions	1,503	0	1,503	43	0		1,622	0	1,622	51		<u> </u>
	Corporates  Corporates - Of Which: Specialised Lending	0	0	0	0			0	0	0	0		íl –
	Corporates - Of Which: SME		0	0	0			0	٥	Ö	0	l i	أد
	Retail	0	0	0	0			0	0	0	0	1	5
	Retail - Secured on real estate property	0	0	0	0	C	0	0	0	0	0	(	J
CMITZEDLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	0	0	0	0	0	(	ן
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	C	0	0	0	0	0	(	)
	Retail - Qualifying Revolving	0	0	0	0	C	0	0	0	0	0	(	ן
	Retail - Other Retail	0	0	0	0	C	0	0	0	0	0	(	)
	Retail - Other Retail - Of Which: SME	0	0	0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	C	0	0	0	0	0	C	<u> </u>
	Equity	0	0	0	0	C	0	0	0	0	0		)
	Other non credit-obligation assets  IRB Total												_



General governments exposures by country of the counterparty

							Dexia As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off balar	ice sheet	
								Derivatives with p	ocitivo fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
								Denvauves with p	ositive iaii vaiue	Delivatives with	i 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 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 - 3M [	Austria	6 0 0 0 0 0 77 0	6 0 0 0 0 0 77 0	0 0 0 0 0 0			0 0 0 0 0 0 77 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 - 3M [	Belgium	84 57 0 0 0 6 4 1,044 1,111	57 0 0 0 0 6 4	0 0 0 0 0 0		0     0       13     0       0     0       0     0       0     1       1     4       0     85       102     102	77 44 0 0 0 5 0 959		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 0	0 0 0 0 30 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
Total  [ 0 - 3M [	Bulgaria	0 0 0 0 0 0 0 2 1	0 0 0 0 0 0 0 2 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 2 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 0	0 0 0 0 0 0	
[ 0 - 3M [	Cyprus	3	3	U			3			0	U	U.	0	4
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							Dexia							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance	sheet exposures	
								Derivatives with po	ositivo foir valuo	Dorivativos with	negative fair value			
								Derivatives with po	ositive 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)									Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at rail value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ricia for crading	through profit or loss	comprehensive income	umortisca cost							
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		1 0	1 0	0	0	0	1 0	0	0	0 0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Finland	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	
[5Y - 10Y [		19 0	19 0	0	0	0	19	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [		<b>20</b> 42 26	<b>20</b> 42 26	0 0 0	0	<b>0</b>	<b>20</b> 36 23	<b>0</b>	0 0	<b>0</b> 0 0	0 0 2	6	0 0	0
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	France	165 375	165	0	0	0 0	163 361	0	0	0	0	10 11	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Trance	418 1,649 3,210	375 418 1,649 3,200 <b>5,876</b>	0	0	1 14 288	382 1,464 2,573 <b>5,002</b>	0 0 40	0 0	2 12 0	11 51	46 36 87	0 0	
Total		3,210 <b>5,886</b> 465	465	<b>0</b>	0	288 306	<b>5,002</b>	<b>40</b>	<b>122</b>	14 0	<b>64</b>	199 12	<b>0</b>	249
[ 0 - 3M [		174 0	174	0	0	0 0	166	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Germany	736 4,953	736 4,953	0	0	0	731 4,913	0	0	0	0	0	0	
lotai		7,111 <b>13,440</b>	736 4,953 7,111 <b>13,440</b>	0 <b>0</b>	0	0	4,913 6,846 <b>13,107</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0	0 12	0	11
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Croatia													
[5Y - 10Y [ <u>[10Y - more</u> Total	-													
[ 0 - 3M [		0 1	0 1	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Greece	0 0	0 0	0	0	0	0 0	0	0	0	0 0	0	0 0	
[10Y - more	-	0	0	0	0	0 0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		1	1	0	0	1	0	0	0	0	0	0	0	1
[ 1Y - 2Y [ [ 2Y - 3Y [	Hungary													
[ 1Y - 2Y [														
Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Total and													
[ 0 - 3M [	Ireland													
[10Y - more Total [ 0 - 3M [	1	11	11	0	0	0	11	0	4	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		977 0	977 0	0	0	0	934	50 21	403 151	0	8 52	0	0	
[ 0 - 3M [	Italy	13 2,539 11.288	13 2,538 11,285 4,240 <b>19,065</b>	0 0	000000000000000000000000000000000000000	0 0	2,408 11.125	43 65 81	329 454 329	0 0	2 5 36	0 0	0 0	
[10Y - more Total	-	2,539 11,288 4,240 <b>19,069</b>	4,240 <b>19,065</b>	0 <b>0</b>	0	0	2,408 11,125 4,240 <b>18,732</b>	417 <b>676</b>	329 1,307 <b>2,976</b>	55 <b>55</b>	194 299	0 0	0	5,705
[ 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	0 0	0 0	
[ 0 - 3M [	Latvia	0 0	0	0	0	0	0	0	0 0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total	-	53 0 53	53 0 <b>53</b>	0 0 <b>0</b>	0	43 0 43	10 0 <b>10</b>	0 0 <b>0</b>	0	0 0 <b>0</b>	0	0 0	0 0	11
	•		<u>. 55</u>		<u>.                                      </u>	, -13	. 20		<u>,                                     </u>			<u>.                                     </u>	<u>,                                     </u>	



General governments exposures by country of the counterparty

							Dexia As of 31/12/2018	<b>3</b>						
						Dire	ect exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
								Derivatives with no	sitivo fair valuo	Dorivatives with	nogative fair value	Off-balance sh	neet exposures	
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	Derivatives with po	Notional amount	Carrying amount	n negative fair value  Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland	0 0 0 15 0 0 540	0 0 0 15 0 0 540	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 0 0 540	0 0 0 0 0 0	0 0 0 0 0 0	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
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 10Y - more	Portugal	60 75 151 0 197 768 2,764	60 75 150 0 187 750	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	60 75 150 0 155 732 2,593 <b>3,766</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 0 0 0 0 0	
[ 0 - 3M [	Romania	11 0 0 0 0 0 11 25	11 0 0 0 0 0 11 24	0 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 0 0 0 0 0 5 24	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	41
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Slovakia	77	70	J		3	70	Ü	J	J	J	J	3	71
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

							Dexia As of 31/12/2018	<b>3</b>						
						Dire	ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ce sheet	
								Doningskings misk ma	aikiya Gaiyyalya	Donivetive	a magadina Sainnalna	Off-balance sh	eet exposures	
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	acsignated at fall value	Tall Value till bagil baller	of which: Financial assets at amortised cost	Derivatives with pos	Notional amount	Carrying amount	n negative fair value  Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [		15 293 136	15 293 136		through profit or loss	comprehensive income  0 0 0 0	15 198 116	0 0 0	0 5 0	0 0 0	0 0 0	0 0 0	0 0 0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Spain -	40 271 645 2,170 <b>3,570</b>	40	0 0 0 0	000000000000000000000000000000000000000	0 17 28 20 <b>65</b>	33 192 352 1,786	0 0 0 0	0 0 0 0 5	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	373
[ 0 - 3M [	Sweden		,											
[ 0 - 3M [	United Kingdom	0 0 0 0 5 5 5 6,787	0 0 0 0 5 5 6,787	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 132	0 0 0 0 5 5 6,655 <b>6,665</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 0 0 0 0	1,368
[ 0 - 3M [	Iceland	0 0 0 0 0 32 0	0 0 0 0 0 32 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 32 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	16
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia	0 0 0 0 9 63 250	0 0 0 0 9 63 250	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 9 63 250	0 0 0 0 0 0	00000	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	65
[ 0 - 3M [	Canada	0 0 1 0 0 0 59 257	0 0 1 0 0 59 247	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 35 14	0 0 1 0 0 24 233	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Hong Kong	317	307			43	230	U	· ·	· ·				33



General governments exposures by country of the counterparty

							As of 31/12/2018	<u> </u>						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with pos	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 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 [	Japan	0 0 21 0 0 0 4,726	0 0 21 0 0 0 4,726 <b>4,747</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 469 <b>469</b>	0 0 21 0 0 0 4,257 <b>4,277</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 0 0 0 0 0	944
[ 0 - 3M [	U.S.	275 2 50 75 181 656 7,963	275 2 50 75 181	0 0 0 0 0 0	0 0 0 0 0 0	275 0 49 18 128 415 34	0 2 2 57 53 241	0 0 0 0 0 0 0 44 44	0 0 0 0 192 1 87	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 195 0 <b>195</b>	0 0 0 0 0	
[ 0 - 3M [	China	·												
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Other Central and eastern Europe countries non EEA	0 2 0 0 4 0 0	0 2 0 0 4 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 0 0 4 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2
[ 0 - 3M [	Middle East		J				J							-
[ 0 - 3M [	Latin America and the Caribbean	0 0 0 0 0 0 45 <b>45</b>	0 0 0 0 0 0 45 <b>45</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 45 <b>45</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 0 0 0 0 0	22



General governments exposures by country of the counterparty

Dexia

							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive 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 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 - 3M [	Africa													
[ 0 - 3M [	Others	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	

#### Notes and definition

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 at least 1% of total "Debt securities and loans receivables". Country of breakdown 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 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
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) 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 (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							Dexia							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			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)		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 [	Austria													
Total  [ 0 - 3M [	Belgium	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 4 0 0 0	0 0 0 30 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Bulgaria	0 0 0 0 0 0 3	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 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	
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Cyprus	3	3	0	0	0	3	0	0	0	0	0	0	4
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							Dexia As of 30/06/2019							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(Him Edity)							Derivatives with p	ositive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
			Total carrying amount of											Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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 [	Finland													
[ 0 - 3M [	France	80 84 240 274 344 1,455 2,902	80 84 240 274 344 1,454 2,893 <b>5,369</b>	0 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 2 25 262	17 81 230 259 323 1,251 2,378 <b>4,539</b>	4.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 3 95 <b>120</b>	0 0 0 0 1 14 0	0 2 0 0 9 51 0	0 7 8 9 47 78 162 <b>311</b>	0 0 0 0 0 0	290
[ 0 - 3M [	Germany													
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	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 [	Hungary			v						Ü				
[ 0 - 3M [	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [	Italy	145 892 714 742 987 10,737 4,412	145 892 714 742 987	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	141 855 686 714 908 10,589 4,412	4 4 3 3 6 44 <b>66</b> 2	3 7 377 317 4 252 0 185 5 240 5	0 0 0 0 0 0 0 64	0 15 53 5 6 55 222	20 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Latvia	0 0 0 0 0 0 50 0	0 0 0 0 0 0 50 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 41 0	0 0 0 0 0 9	30.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

						Dire	As of 30/06/2019 ect exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
								Dorivatives with no	sitivo fair valuo	Dorivativos with	nogativo fair valuo	Off-balance sh	neet exposures	
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	Derivatives with po	Notional amount	Carrying amount	n negative fair value  Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Netherlands													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Poland	0 0 15 0 0 0 0 620	0 0 15 0 0 0 620	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 15 0 0 0 620	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	143
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Portugal	0 0 168 0 207 802 2,944 <b>4,122</b>	0 0 168 0 203 790	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 168 0 168 773 2,774	0 0 0 0 0	0 0 0 0 0 0	0 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 [	Romania	0 0 0 0 0 0 10 24	0 0 0 0 0 0 10 23	0 0 0 0 0 0		0 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 23	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Slovakia	33	34	J		5	23	V		U		U	U	35
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

As of 30/06/2019  Direct exposures														
						Dire								
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
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		Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	307 241 13 44 343 528 2,078 <b>3,555</b>	307 241 13 44 342 528 2,077 <b>3,552</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 3 12 26 19	307 137 7 28 257 270 1,706 <b>2,713</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 0 0 0 0 0	370
[ 0 - 3M [	Sweden		·											
[ 0 - 3M [	United Kingdom	0 0 0 5 0 5 7,207	0 0 0 5 0 5 7,207 <b>7,216</b>	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 76	0 0 0 5 0 5 7,130 <b>7,140</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 0 0 0 0 0	1,451
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia	0 0 0 0 8 63 263	0 0 0 0 8 63 263	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 8 63 263 <b>334</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 0 0 0 0 0	67
[ 0 - 3M [	Canada	5 0 9 0 0 0 164	5 0 9 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5 0 9 0 0 0 153	0 0 0 0 0 0	0 0 0 0 0 0	0 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 - 3M [	Hong Kong	178	16/	O	0		167	0	U			U		30



General governments exposures by country of the counterparty

			As of 30/06/2019  Direct expectators												
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet		
												Off-balance sh	neet exposures		
								Derivatives with pos	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 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 [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Japan	0 21 0 0 0 0 5,022 <b>5,043</b>	0 21 0 0 0 0 5,022 <b>5,043</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 437	0 21 0 0 0 0 4,585 <b>4,605</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 0 0 0 0 0	1,004	
[ 0 - 3M [	U.S.	303 18 109 107 271 6,611 508	303 18 109 107 271	0 0 0 0 0 0	0 0 0 0 0 0	280 0 31 0 0 0 0	22 18 78 107 271 6,524 507	0 0 0 0 0 0 54	0 0 0 0 0 0 0 208	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 19 173 0 0	0 0 0 0 0		
[ 0 - 3M [	China	·					·								
[ 0 - 3M [	Switzerland														
[ 0 - 3M [	Other advanced economies non EEA														
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	0 2 2 2 0 0 0	0 2 2 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 2 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1	
[ 0 - 3M [	Middle East	J	J	, and the second			3	J		3	J				
[ 0 - 3M [	Latin America and the Caribbean	0 0 0 0 0 0 0 46	0 0 0 0 0 0 0 46 46	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 46 46	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	23	



General governments exposures by country of the counterparty

Dexia

							DCAIG							
							As of 30/06/2019							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
								Derivatives with pos	citivo fair valuo	Dorivatives with	n negative fair value	Off-balance sho	eet exposures	
								Delivatives with pos	Sitive fail Value	Delivatives with	i liegative lali value			Dielo 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 held for trading		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 - 3M [	Africa													
[ 0 - 3M [	Others	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	

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 at least 1% of total "Debt securities and loans receivables". Country of breakdown 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 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

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) 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 (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican, Costa Rica, Dominican, Republic, Ecuador, El Salvador, Grenada, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Cong Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



**Performing and non-performing exposures** 

			A	s of 30/09/201	8					A	s of 31/12/201	8		
		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial
		Of which performing but past due >30	Of which non-	Of which non-performing <sup>1</sup>		On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non-	-performing <sup>1</sup>	On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	53,333	0	99	99	333	11	0	50,236	0	573	573	247	94	0
Central banks	127	0	0	0	18	0	0	134	0	0	0	18	0	0
General governments	35,717	0	9	9	258	0	0	33,418	0	449	449	176	86	0
Credit institutions	3,324	0	0	0	2	0	0	2,414	0	0	0	1	0	0
Other financial corporations	1,729	0	0	0	0	0	0	1,704	0	0	0	0	0	0
Non-financial corporations	12,436	0	90	90	55	11	0	12,566	0	123	123	51	8	0
Loans and advances(including at amortised cost and fair value)	92,729	28	1,154	699	117	174	245	72,006	19	1,337	823	91	192	324
Central banks	11,514	0	0	0	0	0	0	9,269	0	0	0	0	0	0
General governments	34,646	19	333	149	45	13	37	20,110	19	249	134	35	12	36
Credit institutions	24,730	0	0	0	2	0	0	23,672	0	0	0	2	0	0
Other financial corporations	5,073	0	8	8	0	1	0	4,913	0	7	7	0	1	0
Non-financial corporations	15,812	8	813	541	70	158	208	14,027	0	1,079	681	55	177	288
of which: small and medium-sized enterprises at amortised cost	1	0	1	1	0	1	0	1	0	1	1	0	1	0
Households	954	0	1	1	0	1	0	14	0	1	1	0	1	0
DEBT INSTRUMENTS other than HFT	146,062	28	1,253	798	450	185	245	122,242	19	1,910	1,396	338	286	324
OFF-BALANCE SHEET EXPOSURES	2,398		30	30	3	7	20	1,723		38	30	2	7	20

<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

<sup>(2)</sup> Insitutions 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>(3)</sup> Insitutions 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/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Performing and non-performing exposures**

			A	As of 31/03/201	9					Α	As of 30/06/201	9		
		Gross carryi	ng amount		Accumulated i accumulated o value due to c provisions <sup>4</sup>	hanges in fair	Collaterals and financial		Gross carryi			Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial guarantees
		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		Of which performing but past due >30	Of which non	n-performing <sup>1</sup>	On performing	On non- performing	received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	51,162	0	581	581	238	96	0	47,851	0	524	524	233	94	0
Central banks	135	0	0	0	18	0	0	137	0	0	0	20	0	0
General governments	34,177	0	460	460	167	88	0	33,201	0	454	454	171	87	0
Credit institutions	2,065	0	0	0	0	0	0	1,652	0	0	0	0	0	0
Other financial corporations	1,700	0	0	0	0	0	0	1,655	0	0	0	0	0	0
Non-financial corporations	13,086	0	121	121	51	8	0	11,206	0	70	70	42	7	0
Loans and advances(including at amortised cost and fair value)	73,690	6	1,338	825	87	196	482	72,397	173	1,134	746	91	170	386
Central banks	7,542	0	0	0	0	0	0	6,752	0	0	0	0	0	0
General governments	20,229	1	249	132	34	12	112	19,955	1	161	129	34	8	36
Credit institutions	27,037	0	0	0	2	0	0	26,667	0	0	0	2	0	0
Other financial corporations	4,946	0	6	6	0	1	0	4,913	0	6	6	0	1	0
Non-financial corporations	13,922	5	1,082	686	51	182	370	14,098	172	966	610	55	160	351
of which: small and medium-sized enterprises at amortised cost	1	0	1	1	0	1	0	1	0	1	1	0	1	0
Households	14	0	1	1	0	1	0	13	0	1	1	0	1	0
DEBT INSTRUMENTS other than HFT	124,852	6	1,919	1,406	325	292	482	120,248	173	1,658	1,270	324	263	386
OFF-BALANCE SHEET EXPOSURES	1,845		44	31	1	7	0	1,810		37	37	2	6	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

<sup>(2)</sup> Insitutions 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>(3)</sup> Insitutions 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/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

			As of 30/09/2018	3				As of 31/12/2018		
	Gross carrying exposures with measures		value due to cre provisions for e	accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	841	375	114	104	187	564	392	113	111	134
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	226	104	2	2	37	122	96	2	1	36
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	614	271	112	101	150	442	295	112	110	98
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	841	375	114	104	187	564	392	113	111	134
Loan commitments given	7	6	0	0	0	7	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

<sup>(2)</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/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Forborne exposures**

			As of 31/03/2019				,	As of 30/06/2019	)	
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated che value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	580	406	115	113	159	490	353	109	104	154
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	125	99	1	1	38	102	91	1	1	37
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	454	307	114	112	120	388	263	108	102	116
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	580	406	115	113	159	490	353	109	104	154
Loan commitments given	7	7	0	0	0	7	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

<sup>(2)</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/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.