

Bank Name	DNB ASA
LEI Code	549300GKFG0RYRRQ1414
Country Code	NO

# 2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	17,480	18,943	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	14,368	14,884	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,305	4,428	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	10,874	11,331	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-60	-84	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-465	-468	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-57	-58	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-230	-263	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-1	-2	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	0	0	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	446	1,168	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	446	1,168	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,813	16,052	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,667	2,891	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	2,667	2,891	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	114,841	120,607	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	12.51%	12.34%	CA3 {1}	•
Tier 1 Capital ratio	12.90%	13.31%	CA3 {3}	•
Total Capital ratio	15.22%	15.71%	CA3 {5}	



### **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	92,643	99,614
Risk exposure amount for securitisation and re-securitisations in the banking book	2,607	2,151
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	90,036	97,463
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,974	2,032
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	832	841
Risk exposure amount for operational risk	9,066	9,325
Other risk exposure amounts	10,326	8,794
Total Risk Exposure Amount	114,841	120,607

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



### P&L

(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	7,128	3,714
Of which debt securities income	566	273
Of which loans and advances income	6,037	2,934
Interest expenses	3,491	1,726
(Of which deposits expenses)	1,736	687
(Of which debt securities issued expenses)	1,899	976
(Expenses on share capital repayable on demand)	0	0
Dividend income	80	11
Net Fee and commission income	524	289
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	5	5
Gains or (-) losses on financial assets and liabilities held for trading, net	366	577
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	154	-47
Gains or (-) losses from hedge accounting, net	53	-21
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	19	14
TOTAL OPERATING INCOME, NET	4,839	2,816
(Administrative expenses)	1,624	902
(Depreciation)	210	110
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	
Of which restructuring <sup>1</sup>	34	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	192	145
(Loans and receivables)	192	145
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	29	11
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,784	1,647
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,105	1,226
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,105	1,226
Of which attributable to owners of the parent  (1) Information available only as of end of the year	2,105	1,226



# 2015 EU-wide Transparency Exercise Market Risk DNB ASA

	DNI	BASA																						
	S	A					[M										IM							
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	0/06/2015							
	TOTAL RISK TOTAL RISK		TOTAL RISK TOTAL RISK		VaR (Memoran	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	lemorandum	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		RICE RISKS HARGE FOR		
(min EUR)	EXPOSURE AMOUNT	EXPOSURE E. AMOUNT	URE EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
Traded Debt Instruments	1,908	1,989	0	0	0	0							0	0	0	0								
Of which: General risk	817	740	0	0	0	0							0	0	0	0								
Of which: Specific risk	1,068	1,223	0	0	0	0							0	0	0	0						4		
Equities	54	37	0	0	0	0							0	0	0	0						4		
Of which: General risk	24	15	0	0	0	0							0	0	0	0								
Of which: Specific risk	30	21	0	0	0	0							0	0	0	0								
Foreign exchange risk	.0	0	0	0	0	0							0	0	0	0								
Commodities risk Total	12 1.974	2.032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		



Credit Risk - Standardised Approach

AUTHORITY	Credit Risk - Standardised Approach								
	DNB ASA				Standardise	d Approach			
		ı	As of 31/12/2	014		į	As of 30/06/2	015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	10.008	11.533	25		6.014	7.017	26	
	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	34,734	13,808	4,007		24,895	14,409	3,713	
	Corporates	29,635	23,992	22,390		30,476	25,232	23,503	
	of which: SME	8,823	8,794	5,769		8,263	8,234	5,819	
	Retail	9,773	4,913	3,812		12,634	5,859	4,326	
Compeliate and descri	of which: SME	713	709	0		728	720	477	
Consolidated data	Secured by mortgages on immovable property	4,785	4,564	2,291		4,912	4,672	2,269	
	of which: SME Exposures in default	87	86	77	0	0	0	0	0
	Exposures in detault  Items associated with particularly high risk	U	0	0	U	U	0	0	U
	Covered bonds	0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
1	Collective investments undertakings (CIU)	0	0	l ő		0	0	0	
	Equity	287	287	315		231	231	276	
	Securitisation	304	0	91		291	0	86	
	Other exposures	957	957	1.070		1.141	1.141	1.262	
1	Standardised Total	90,484	60,053	34,002	523	80,595	58,560	35,463	536

<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)

					Standardise	d Approach			
			As of 31/12/2	2014		As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	Central governments or central banks	4,269	3,923	0		4,342	4,187	1	
	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	9,126	5,990	1,384		10,972	6,720	1,275	
	Corporates	18,290	14,626	13,021		19,125	15,838	14,213	
	of which: SME	0	0	0		0	0	0	
	Retail	6,287	2,015	1,518		9,127	2,963	2,105	
	of which: SME	0	0	0		0	0	0	
NORWAY	Secured by mortgages on immovable property	2,040	1,896	703		2,124	1,962	722	
	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	226	226	234		217	217	252	
	Securitisation Other exposures	0	0	0		0	0	0	

<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 pr	ovisions per country of counterparty does not include Securistisation exposures								
					Standardise	d Approach			
		ı	As of 31/12/2	2014		ı			
		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	94	94	0		122	122	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
		0	0	0		0	0	0	
	International Organisations Institutions	994	648	152		756	478	177	
	Corporates	487	423	423		694	530	530	
	of which: SME	467	423	923		094	530	530	
	Retail	12	4	3		8	4	3	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	5	4	2		7	6	2	
ONTIED STATES	of which: SME	ō	Ó	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
I	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	3		3	3	4	
1	Securitisation								
1	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised Total

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

					Standardise	ed Approach			
		1	s of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	333	262	0		519	307	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	866	733	122		1,064	931	161	
	Corporates	2,616	2,457	2,457		2,813	2,608	2,608	
	of which: SME	0	0	0		0	0	0	
	Retail	1,117	919	690		1,245	1,010	758	
	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation							_	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup> Income value, is reported before taking into account any effect due to credit conversion factors or credit.				18				22

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigativ.
 Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	014		į	As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations		. 0	0		0	0	0	
	Institutions	9,117	200	86		277	176	81	
	Corporates	45	6	6		3	3	3	
	of which: SME Retail	0	2	0		0	0	0	
	of which: SME	3	0	0		2	2	1	
FRANCE	Secured by mortgages on immovable property	94	84	31		97	87	32	
INANCL	of which: SME	0	04	0		0,	07	32	
	Exposures in default	ŏ	0	0	0	ľ	0	ı ö	0
	Items associated with particularly high risk	0	0	0	Ů	ĺ	0	0	Ů
	Covered bonds	0	ő	ŏ		Ĭ	ő	l ŏ	
	Claims on institutions and corporates with a ST credit assessment	0	l o	ō		l ō	0	0	
	Collective investments undertakings (CIU)	0	ō	ō		l o	ō	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

				Standardise	d Approach				
		As of 31/12/2	014			As of 30/06/:	2015	5	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Central governments or central banks	1	1	0		0	0	0		
Regional governments or local authorities	0	0	0		0	0	0		
Public sector entities	0	0	0		0	0	0		
Multilateral Development Banks	0	0	0		0	0	0		
International Organisations	0	0	0		0	0	0		
Institutions	4,289	1,466	460		2,941	1,664	555		
Corporates	212	171	171		141	118	118		
of which: SME	0	0	0		0	0	0		
Retail	57	42	32		63	44	33		
of which: SME	0	0	0		0	0	0		
UNITED KINGDOM Secured by mortgages on immovable property	77	76	28		79	79	29		
of which: SME	0	0	0		0	0	0		
Exposures in default	0	0	0	0	0	0	0	0	
Items associated with particularly high risk	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

School (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).

(7) Total value, adductments and experience on constitution of experience of the factors of credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and	provisions per country of counterparty does not include Securistisation exposures								
					Standardise	d Approach			
		ı	As of 31/12/2	014		ı	As of 30/06/2015		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	3,985	3,973	0		20	6	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	940	204	122		1.053	1.017	271	
	Corporates	326	280	280		553	521	521	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	1		3	1	1	
	of which: SME	0	0	0		0	0	0	
DENMARK	Secured by mortgages on immovable property	2	2	1		2	2	1	
	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		
	Equity	18	18	18		- 11	11	11	
	Securitisation	0		_		0		0	
	Other exposures	0	0	0		0	0	- 0	

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

						Standardise	ed Approach			
Control covernments or central banks   Regional povernments or local authorities   Regional authorities   Regional povernments or local p			,	s of 31/12/2	014			As of 30/06/:	2015	
Regional governments or local authorities   0   0   0   0   0   0   0   0   0			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	adjustments and	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Public sector entities		Central governments or central banks	629	620	2		332	325	0	
Multilateral Development Banks   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Regional governments or local authorities	0	0	0		0	0	0	
Instructions		Public sector entities	0	0	0		0	0	0	
Institutions			0	0	0		0	0	0	
1,947   1,449   1,533   1,788   1,599   1,615   1,61			0	0	0		0	0	0	
A continue   Contin										
Retail   698   551   447   694   554   434   694   554   434   694   554   434   694   554   434   694   6			1,947	1,449	1,533		1,878	1,599	1,615	
A				0			0		0	
LTHUANIA   Secured by mortragues on immovable property   1,003   988   394   1,040   1,026   390			698	561	447		694	564	434	
of which: SME Exposures in default  1 tenns associated with particularly high risk  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0			0	0		
Exposures in default  1 tens associated with particularly high risk  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	LITHUANIA		1,003	988			1,040	1,026	390	
Items associated with particularly high risk			0	0	0		0	0	0	
Covered bonds			0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Collective investments undertakings (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Equity 0 0 0 0 0 0 0 Securitisation		Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Securitisation Securitisation			0	0	0		0	0	0	
			0	0	0		0	0	0	
			0	0	0		0	0		
Standardised Total <sup>2</sup> 148			U	U	U	440	U	-	U	139

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

					Standardise	ed Approach			
			As of 31/12/2	014		ı	As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	43	43	0		14	14	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,982	619	176		3,028	528	185	
	Corporates	535	506	506		708	487	487	
	of which: SME	0	0	0		0	0	0	
	Retail	2.	1	1		3	1	1	
CEDMANN	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property of which: SMF	2.	2	- 2		2	2	1	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default  Items associated with particularly high risk	0	0	0	0	Ü	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	ľ	
	Securitisation			,			Ů	, , , , , , , , , , , , , , , , , , ,	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				19				8

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

(2) Total value aujustilients anu į	provisions per country or counterparty does not include securisusation exposures								
					Standardise	d Approach			
		ı	As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	17	17	0		21	21	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,168	1,949	295		1,019	763	38	
	Corporates	649	649	243		554	553	212	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	8	6	4		9	6	4	
LUVEMBOURG		0	41			42		45	
LUXEMBOURG	Secured by mortgages on immovable property of which: SME	41	41	14		42	42	15	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	,		0	0	,	
	Claims on institutions and corporates with a ST credit assessment	ň	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ő	l ő	l ŏ		o o	ő	l ŏ	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised Iotal

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

(2) Total value adjustments and provisions per country of counterparty does not include Securistication exposures

(2) Total value adjustillerits all	a provisions per country of counterparty does not include securisusation exposures								
					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	102	662	0		75	75	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1.752	369	58		394	365	48	
	Corporates	174	171	57		177	175	59	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
FINLAND	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	
ĺ	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised Total\*

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

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

Consolidated data

## EBA 2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach												
DNB ASA						IRB Ap	proach					
			As of 31/	12/2014					As of 30/	06/2015		
	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	113.576	1.615	92.514	41.305	2.469	541	116.736	1.880	94.444	40.634	2.646	604
orates - Of Which: Specialised Lending	714	2	703	248	0	1	710	0	688	298	0	0
orates - Of Which: SME	20,291	450	18,408	9,235	638	165	20,303	441	17,600	8,285	594	163
	84,495	405	82,378	14,821	601	93	88,828	415	86,614	21,453	700	93
ail - Secured on real estate property	72,405	211	72,405	12,034	390	28	76,380	211	76,379	18,588	439	27
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-	72,405	211	72,405	12,034	390	28	76,380	211	76,379	18,588	439	27
ail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
ail - Other Retail	12,090	194	9,973	2,786	210	65	12,449	204	10,235	2,865	261	66

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	66.641	1.026	55.202	25.666	1.715	314	63.217	1.288	51.203	22.930	2.026	372
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	132 20.286	2 450	127	36 9.233	0	1	115 20,298		113	24	0	0
	Retail	84.001	450 396	18.402 81.921	9.233	638 587	165 90	20.298 88.315	441 404	17.596 86.139	8.284 21.337	594 686	163 89
	Retail - Secured on real estate property	72.032	396 206	72.032	14.733	381	90 27	75.992	205	75.992	18.497	430	89 25
	Retail - Secured on real estate property - Of Which: SME	72,032	0	72,032	11,970	301	- 27	73,332	203	73,992	10,497	730	23
NORWAY	Retail - Secured on real estate property - Of Which: non-	72,032	206	72,032	11,970	381	27	75,992	205	75,992	18,497	430	25
NORWAT	Retail - Qualifying Revolving	72,032	0	72,032	11,570	0	-7	75,552	0	, 5,552	10,137	.50	0
	Retail - Other Retail	11.969	190	9.889	2.764	206	64	12.323	199	10.147	2.840	256	65
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retall - Other Retall - Of Which: non-SME	11,969	190	9,889	2,764	206	64	12,323	199	10,147	2,840	256	65
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	12/2014					As of 30	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments and
	(min EUR, %)  Central banks and central governments					Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	14,393	45	10,359	3,491	64	13	14,738	12	10,490	3,547	0	7
	Corporates - Of Which: Specialised Lending	45	0	45	14	0	0	48	0	48	42	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	80	0	75	12	0	0	85	0	80	17	1	0
	Retail - Secured on real estate property	65	0	65	10	0	0	71	0	71	15	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	65	0	65	10	0	0	71	0	71	15	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15	0	10	2	0	0	14	0	10	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	15	0	10	2	0	0	14	0	10	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
											sure amount	Value adjustme	
	(min EUR, %)											Of which: defaulted	and provisio
	Central banks and central governments	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	8,309	51	6,430	2,593	2	25	8,413	23	6,434	2,484	41	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	1	0	0	1	0	0	0	0	0
	Retail	68	2	62	15	2	1	75	4	68	22	3	2
	Retail - Secured on real estate property	44	1	44	9	1	0	50	2	50	15	2	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
SWEDEN	Retail - Secured on real estate property - Of Which: non-	44	1	44	9	1	0	50	2	50	15	2	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	24	1	17	6	1	0	25	2	18	6	2	1
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	. 0	0	. 0	0	0	0	0	0	. 0	0	0	0
		24	1	17	6	1	0	25	2	18	6	2	1
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Exposure Value <sup>1</sup> adjus					Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	. 0	0	0	0	0	0	0	0	0	0	0	0
	Corporates  Corporates - Of Which: Specialised Lending	406	0	336	133	0	0	404	0	327	151	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	15	0	14	0	0	0	16	0	15	0	0	
	Retail - Secured on real estate property	11	0	11	1	0	0	13	0	13	3	0	0
	Retail - Secured on real estate property - Of Which: SME		0	11	0	0	0	0	0	13	0	0	ů
FRANCE	Retail - Secured on real estate property - Of Which: non-	11	0	11	1	0	0	13	0	13	2	0	o o
TIONICE	Retail - Qualifying Revolving	0	ō	0	ō	0	ō	0	ō	0	0	ō	ō
	Retail - Other Retail	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	0	0	0	3	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
l	Securitisation												
l	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4.452	28	3.444	1.442	0	14	6.108	30	5.038	1.954	8	13
	Corporates - Of Which: Specialised Lending	102	0	102	67	0	0	105	0	105	52	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	54	1	50	10	2	0	56	1	52	11	0	0
	Retail - Secured on real estate property	41	1	41	7	1	0	42	0	42	9	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	41	1	41	7	1	0	42	0	42	9	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	0	9	2	0	0	14	0	9	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	13	0	9	2	0	0	14	0	9	2	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

LIKS 10tal

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,762	75	1,299	590	101	31	1,794	73	1,363	530	73	33
	Corporates - Of Which: Specialised Lending	59	0	59	14	0	0	56	0	56	13	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail	22	1	20	5	1	0	25	1	22	7	1	0
	Retail - Secured on real estate property	14	0	14	3	0	0	16	0	16	5	1	0
DENIMARY	Retail - Secured on real estate property - Of Which: SME	0	0	. 0	0	0	0	0	0	0	0	0	0
DENMARK	Retail - Secured on real estate property - Of Which: non-	14	0	14	3	0	0	16	0	16	5	1	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	8	0	6	2	0	0	9	1	6	2	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	U	0	0	0	0	0	0		0	0	0	0
	Equity	8	0	6	2	0	0	9	1 0	6	2	0	0
	Securitisation	U	U	U U	U	U	U	U	U	U	U	U	
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail Retail Secured on real estate property Retail - Secured on real estate property	0 0 0 0 1 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 1 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 0 0 1 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 1 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 0 0 0
LITHUANIA	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Securitisation Other non credit-obligation assets	0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 1 0 1 0	0 0 0 0 0 0	1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1.371	0	1.191	563	1	0	1.388	1	1.209	570	1	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail		0	18	U	0	0	0	U	- 0	U	0	0
	Retail - Secured on real estate property	19 14	0	18	3	0	0	21 16	U	19 16	4	0	0
	Retail - Secured on real estate property - Of Which: SME	14	0	14	2	0	0	16	0	10	3	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	14	0	14	2	0	0	16	0	16	2	0	
GERMANT	Retail - Qualifying Revolving	0	0	0	0	0	o o	0	0	10	,	0	ı ő
	Retail - Other Retail	5	0	3	1	0	0	5	0	4	1	0	ŏ
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	3	1	0	0	5	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	949	34	883	450	113	13	784	36	707	276	0	23
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	3	0	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	4	0	4	1	0	0
LUVEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	3	0	3	0	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	U	0	0	0		0	U	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME	0	0	0	U	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	1	0	0	0
	Securitisation	U	U	U	U	U	U	U	U	U	U	U	
	Other non credit-obligation assets												
	IRB Total												

INS Total

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	.0	0	0	0	0	990	0	0	0
	Corporates	1,503	0	1,146	544	0	0	1,226	0	990	445	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	U	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	3	0	1	0	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
FINLAND	Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	1	0	1	0	0	0
THEATE	Retail - Qualifying Revolving	0	ő	Ô	0	o o	ő	Ô	ő	Ô	o o	o o	ő
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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



#### Sovereign Exposure

								As of	31/12/2014						
	(min EUR)		RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there			SURES IN DERIVATION	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)	positions of sov	is a maturit	y matching) 1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Austria	0 44 0 0 0 0	0 0 44 0 0 0 0	0 0 44 0 0 0 0	0 0 0 0 0	0 0 44 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Belgium	44	44	44	0	44	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Bulgaria			0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Cyprus	0		0	0	0			0			0	-	0	
[ 0 - 3M [	Czech Republic	-	0			-	0	0		0	0		0		0
Total  [ 0 - 3M [	Denmark	3.968 0	3.968 0	3.968 0	3.968 0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Estonia	3,968 51 0 1 2 1 0	3,968 0 0 0 1 1 1 1 0	3,968 -141 0 0 0 -33 0 0	3,968 0 0 0 0 0 0	0 51 0 0 0 0	0 0 0 0 0 1 1 0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Finland	56 0 0 0 35 23 14 0	4 0 0 0 35 23 14 0	-174 0 0 0 35 23 14 0	0 0 0 0 0	51 0 0 0 35 23 14 0	0 0 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[   13M - 1Y    13Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	France				0		0	0		0	0		0		
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0



#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	, , ,		RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Germany	26	26 <b>26</b>	26 <b>26</b>	26 <b>26</b>	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 10Y - more       ]       [ 10Y - more	Hungary	0													
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 10Y - more       ]	Ireland		0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Latvia	0 0 18 12 6 1 3 2	0 0 0 0 0 1 1 2 2	-54 18 12 6 1 3 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 18 11 5 0 0	0 0 0 0 0 0 1	0	0	0 0 0 0 10 0 180 0	0 0 0 0 -1 0 -3 0	0 0 0 0 0 0 0 15	0 0 0 0 0 0 0 0 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 [	Lithuania	41 71 202 20 53 58 123 9	1 1 99 6 47 32 116 7	71 202 20 53 58 123 9	0 0 0 0 0 0	70 103 9 3 22 0 0	1 0 1 4 4 3 7 2 2	0	0	190	-4	0	0	0	0
Total  [ 0 - 3M [	Luxembourg							0				0	0		0
Total	l	0	0	0	0	0	0	0	0	0	0	. 0	0	0	0



#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		GROSS DII		NET DIRECT PO	OSITIONS (gross of ereign debt to otl	exposures (long) her counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3 M [	Netherlands	0 0 0 0 1 0 0	0 0 0 0 0	0 0 0 0 1 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 1 0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Poland	72 64 92 18 106 55 16	1 15 17 18 41 55 16	72 64 92 18 106 55 16	0 0 0 0 0	70 50 75 0 65 0 260	0 0 0 0 0	0	0	0	0	0	0	0	0
[ 0 - 3M	Portugal	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	Romania								0		-			0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Spain	0		0	0		0	0	0	0	0	0	0	0	0
Total	Sweden	75 0 0 0 13 0	0 75 0 0 0 13 0	0 75 0 0 0 13 0 0	0 75 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 13 0 0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)	, , , , , , , , , , , , , , , , , , , ,	is a maturit	ty matching)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
T 0 - 3M     T 3M - 1 Y     T 1Y - 2Y     T 2Y - 3Y     T 2Y - 5Y     T 2Y - 10Y     T 2Y - more	Norway	128 644 7 886 825 1,304	128 644 7 886 825 1,304	128 644 7 886 825 1,304	0 3 7 7 10 2	0 605 0 504 504 547	127 36 0 375 312 755								-
Total  [ 0 - 3M [	Australia	3,797	3,797	3,797	32	2,160	1,605	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total    0 - 3M     13M - 1Y     14 - 2Y     17 - 2Y     27 - 3Y     37 - 5Y     10Y - more	U.S.	1	1	1	1	0	0	0	0	0	0	0	0	0	0
Total		1	1	1	1	0	0	0	0	0	0	0	0	0	0



#### Sovereign Exposure

DNB ASA

	(mln EUR)							As of	31/12/2014						
	(IIIII EGIV)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Switzerland		0		0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Other advanced economies non EEA			-											
Total	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 5Y - 10Y [       [ 10Y - more	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M-11/[3M-11/[17-2Y] [1Y-2Y] [2Y-3Y[ [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Africa	0	0	0	0			0	0	0	0	0	0	0	
[ 0 - 3M [	Others	0 1 28 2 0 0	1 28 2 0 0	1 28 2 0 0	0 1 28 0 0 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 0	0	0	0	0	0	0	0	0
[10Y - more Total		0 32	0 32	0 32	0 30	0	0 2	0	0	0	0	0	0	0	0

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



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
esidual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	0 0 46 0 0 0	0 0 46 0 0 0 0	0 0 46 0 0 0	0 0 0 0 0 0	0 0 46 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Bulgaria	0		0			0	0	0	0	0	0		0	0
Total [ 0 - 3M [	Cyprus	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	Czech Republic			-	-										
Total [0 - 3M [ 3M - 1Y [ 14 - 2Y [ 12 - 3Y [ 12 - 5Y [ 57 - 10Y [ 10Y - more	Denmark	0 1 0	1 0	0 1 0	0 1 0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 3Y - 10Y [ 0Y - more	Estonia	99 0 0 1 1 3 0	1 0 0 0 1 1 1 0	-50 0 0 0 -34 2 0	0 0 0 0 0 0	98 0 0 0 0 0 2 0	0 0 0 0 0 0			0	0	0		0	
Total 0 - 3M [ 37 - 3M [ 17 - 2Y [ 17 - 2Y [ 27 - 3Y [ 37 - 5Y [ 37 - 10Y [ 37 - 10Y [ 37 - 10X [ 38 - 38 [ 38 [ 38 - 38 [ 38 - 38 [ 38 - 38 [ 38 [ 38 - 38 [ 38 [ 38 - 38 [ 38	Finland	104 4 0 35 24 14 0	4 0 35 24 14 0	-81 4 0 35 24 14 0 0	0 0 0 0 0 0	101 4 0 35 24 14 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total 0 - 3M [ 11 - 11   11 - 27   12 - 37   13 - 57   14 - 107   15 - 107   16 - 107   17 - 107   18 - 107   19 - 107   19 - 107   108	France	77	77	77	0	77	0	0	0	0	0	0		0	0



Residual Maturity  Country / Region  Residual Maturity  Country / Region  Of which: loans and advances  of which: Book banking book  of which: AFS banking book  Of which: AFS banking book  If 3 - 3Hr [134 - 14] [14 - 14] [14 - 14] [157 - 17] [137 - 3Yr	OVEREIGN EXPOSURE:	Devivatives with	negative fair
Residual Maturity  Country / Region  of which: loans and advances  of which: AFS banking book  of which: Book banking book  for which: AFS banking book  of which: Financial assets held for trading profit banking book  for which: AFS banking book  of which: Financial assets held for trading profit banking book  for which: AFS banking book  of which: AFS banking book  for which: AFS banking book  of which: Financial assets held for trading profit banking book  for which: AFS banking book  of which: AFS	ith positive fair value		
of which: loans and advances of which: AFS banking book of which: Financial assets held for trading profit loans, banking book of which: Financial assets held for trading profit loans, banking book of which: Financial assets held for trading profit loans, banking book of which: Financial assets held for trading (2)  If 0-3Mf [3M-1Yf [11-2Y-1]]  If 14			
T3M - 1YT	e Fair-value (+)	Notional value	Fair-value (-)
10001	0	0	0
[ 0 - 3M [		0	0
[ 0 - 3M [ ]		0	0
F0 - 3MT			
Total		0	0
Total		0	0
10 - 346	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
To -3Mf   2			Ū
Total     356   276   356   0   22   59   0   0   0   0   0   0   0   0   0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0	0	0		0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 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 [	Poland	64 81 94 92 34 75 24	9 17 31 26 34 75 24 216	64 81 94 92 34 75 24	0 0 0 0 0	55 64 63 66 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
TO - 3M	Portugal	0		0	0			0	0	0	0	0	0	0	0
[ 0 - 3M [	Romania														
Total [0-3M[3M-1Y[3M-1Y[14-2Y[24-2] [14-2Y[24-2Y[34-2] [15-2Y[34-2] [15-2Y[24-2] [10-2Y[24-2] [1	Slovakia	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	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Sweden	0 0 0 0 6 0	0 0 0 0 0 6 0	0 0 0 0 0 6 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 6 0	0	0	0	0	0	0	0	0



	(min EUR)							As of	30/06/2015						
		GROSS DII EXPOSURES (a		NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
0 - 3M     3M - 1Y     1Y - 2Y       1Y - 2Y       2Y - 3Y       3Y - 5Y	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Iceland	0	0	0	0		0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y   [ 10Y - more	Norway	-114 330 1.094 8 882 1,070	-114 330 1.094 8 882 1,070	57 411 1.094 8 882 1,213 3	57 3 7 8 14 0	0 546 1.034 0 552 406	0 -138 53 0 316 806			-	-			-	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia	3,273	3,273		92	2,538	1,037	0	0	0	0	0	0	0	0
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y  [5Y - 10Y    10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Japan	0		0	0		0	0	0	0	0	0	0	0	0
Total  [0 - 3M]  [3M - 1Y]  [1Y - 2Y]  [2Y - 3Y]  [3Y - 5Y]  [5Y - 10Y]  [10Y - more  Total	u.s.	2	2	2	2	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of 30/06/2015									
	Country / Region	GROSS DIF	RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				DIREC	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)				
		gross of provisions) (1)		is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [	Other advanced economies non EEA							-									
Total [ 0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 10Y - more       ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y   Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M [	Africa			0	_	0	0		0	0		0	_	0	0		
Total  [ 0 - 3M	Others	0 2 10 0 1 0 0	0 2 10 0 1 0 0 0	0 2 10 0 1 0 0 0	0 2 10 0 0 0 0	0 0 0 0 0	0 0 0 0 1 0 0	0	0	0	0	0	0	0	0		
Total	]	12	12	12	11	ő	ĭ	0	0	0	0	0	0	0	0		

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



#### Information on performing and non-performing exposures

				As of 31	/12/2014		As of 30/06/2015							
	Gross carrying amount								Gross carrying amount			Accumulated impair changes in fair valu provisions <sup>4</sup>	rment, accumulated e due to credit risk and	
		Of which Of which no performing but past due >30	Of which no	n-performing <sup>1</sup>	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30	but >30		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	
Debt securities (including at amortised cost and fair value)	9,445	0	0	0	0	0	0	11,160	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,489	0	0	0	0	0	0	2,681	0	0	0	0	0	0
Credit institutions	6,924	0	0	0	0	0	0	8,445	0	0	0	0	0	0
Other financial corporations	31	0	0	0	0	0	0	34	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	187,680	395	3,330	2,141	237	1,142	0	203,996	329	2,943	2,148	239	1,183	0
Central banks	60	0	0	0	0	0	0	108	0	0	0	0	0	0
General governments	3,360	0	4	2	1	0	0	3,078	1	51	2	1	5	0
Credit institutions	23,107	6	49	49	0	0	0	29,664	0	0	0	0	0	0
Other financial corporations	1,995	30	4	4	1	2	0	2,045	0	5	4	0	2	0
Non-financial corporations	75,803	109	2,364	1,239	192	840	0	81,180	116	1,990	1,290	174	867	0
Households	83,355	251	909	847	42	301	0	87,922	212	897	852	64	309	0
DEBT INSTRUMENTS other than HFT	197,125	395	3,330	2,141	237	1,142	0	215,156	329	2,943	2,148	239	1,183	0
OFF-BALANCE SHEET EXPOSURES	79,107		0	0	25	16	0	83,095		34	0	26	20	0

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

<sup>&</sup>lt;sup>2</sup> Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>&</sup>lt;sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



#### Forborne Exposures

	As of 31/12/2014						As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures		provisions for exposures with forbearance measures		Collateral and financial	Gross carrying a forbearance mea	mount of exposures with sures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial				
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures	Of which on non- performing exposures with forbearance measures		exposures with				
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)	1,147	790	234	234	360	1,169	832	287	284	439				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	30	2	0	0	0	30	2	1	1	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	3	3	1	1	2				
Non-financial corporations	901	588	164	163	227	818	596	187	187	276				
Households	215	200	70	70	134	317	232	98	95	162				
DEBT INSTRUMENTS other than HFT	1,147	790	234	234	360	1,169	832	287	284	439				
Loan commitments given	0	0	0	0	0	1	0	0	0	0				

<sup>&</sup>lt;sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30



### Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	14,813	16,052	LRCom {20}	
В	Total leverage ratio exposures	291,807	293,674	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
C	Leverage ratio	5.08%	5.47%	A/B	



#### Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage   [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered 1				
Loans and advances	98,114	96,058	103,415	94,032				
of which: Other financial corporations	177	33	58	5				
of which: Non-financial corporations	21,747	22,344	23,511	16,331				
of which: Households	<i>76,119</i>	73,674	79,748	77,588				

<sup>&</sup>lt;sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.