

Bank Name	NRW.BANK, Düsseldorf					
LEI Code	52990002O5KK6XOGJ020					
Country Code	DE					

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	19,936	20,038	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	18,208	18,317	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,000	17,000	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	231	256	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	677	701	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	627	707	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-1	-2	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-44	-35	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-229	-146	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	-22	-21	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 155(4) of CRR.
Of which: from securitisation positions (-)	-22	-21	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	-428	-412	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	398	269	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 (+/-)	398	269	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.1.2}	Artide 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	0	0	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,208	18,317	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,728	1,721	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	1,902	1,848	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)	-174	-127	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	45,451	46,911	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	40.06%	39.05%	CA3 {1}	•
Tier 1 Capital ratio	40.06%	39.05%	CA3 {3}	•
Total Capital ratio	43.86%	42.71%	CA3 {5}	



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	42,930	44,605
Risk exposure amount for securitisation and re-securitisations in the banking book	3,651	3,598
Risk exposure amount for contributions to the default fund of a CCP	1	2
Risk exposure amount Other credit risk	39,278	41,005
Risk exposure amount for position, foreign exchange and commodities (Market risk)	24	111
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	1,367	1,058
Risk exposure amount for operational risk	1,130	1,136
Other risk exposure amounts	0	0
Total Risk Exposure Amount	45,451	46,911

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



2015 EU-wide Transparency Exercise Market Risk NRW.BANK, Düsseldorf

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	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015									
	VaR (Memorandum item)		Rem) MIGRATION RISK CHARGE FOR CIP CAPITAL CHARGE			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP										
(min EUR)	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)			LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	24	111	0	0	0	0							0	0	0	0						
Of which: General risk	16	46	0	0	0	0							0	0	0	0						
Of which: Specific risk	8	64	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	24	111	0	0	0	0	0	0	1 0	0	0	0	0	0	0	0	0	0	0	0	0	0



AUTHORITY	Credit Risk - Standardised Approach								
	NRW.BANK, Düsseldorf				Standardise	ed Approach			
			As of 31/12/2	014		1	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	26.904	28.146	847		27.521	28.766	1.000	
	Regional governments or local authorities	40,514	41,610	490		40,171	41,020	491	
	Public sector entities	9,642	9,401	202		9,899	9,827	210	
	Multilateral Development Banks	1,002	1,034	3		1,033	1,059	3	
	International Organisations	1,346	1,346	0		1,661	1,661	0	
	Institutions	41,742	38,128	9,529		48,146	44,324	11,519	
	Corporates	20,314	18,103	16,242		20,087	17,901	16,086	
	of which: SME	424	407	399		399	384	377	
	Retail	7,193	7,011	5,255		6,855	6,705	5,026	
	of which: SME	22	21	12		18	16	9	
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	487	367	514	116	679	538	771	137
	Items associated with particularly high risk	105	105	158		104	104	156	
	Covered bonds	4,828	4,828	773		4,641	4,641	633	
	Claims on institutions and corporates with a ST credit assessment	64	41	12		774	749	272	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1,889 5.637	1,889	4,659 3,651		1,895 5,999	1,895 5.974	4,686 3,598	
	Securitisation		5,604						
	Other exposures	932	592	592		492	152	152	400
	Standardised Total	162,598	158,206	42,929	116	169,957	165,316	44,603	138

⁽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	d Approach			
		As of 31/12/2014 As of 30/06/2015							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	5,270	5,591	0		5,890	6,198	0	
	Regional governments or local authorities	36,841	37,847	66		36,653	37,492	64	
	Public sector entities	9,642	9,401	202		9,899	9,827	210	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33,810	31,787	7,580		34,869	32,640	7,885	
	Corporates	15,556	13,699	13,447		15,582	13,774	13,475	
	of which: SME	424	407	399		399	384	377	
	Retail	7,160	6,991	5,239		6,824	6,684	5,010	
	of which: SME	22	21	12		18	16	9	
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	484	365	511	115	487	347	485	135
	Items associated with particularly high risk	97	97	145		99	99	148	
	Covered bonds	2,051	2,051	259		2,326	2,326	300	
	Claims on institutions and corporates with a ST credit assessment	33	13	4		332	308	123	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1,881	1,881	4,651		1,887	1,887	4,678	
	Securitisation								
	Other exposures	592	592	592		152	152	152	
	Standardised Total ²				115				136

		Standardised Approach										
			As of 31/12/2	014			As of 30/06/2	2015				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	2,116	2,695	117		2,097	2,667	127				
	Regional governments or local authorities	1,456	1,456	46		1,327	1,327	46				
	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	684	105	52		1,293	723	361				
	Corporates	110	110	110		85	85	85				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	1,390	1,390	356		939	939	174				
	Claims on institutions and corporates with a ST credit assessment	5	5	3		200	200	100				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0			0	0				
	Securitisation	65	0	0		65	0	0				
	Other exposures Standardised Total ²	65	0	- 0		65		- 0	0			

⁽¹⁾ Original exposure, unlike Exposure sche, 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

					Standardise	d Approach			
			s of 31/12/2	014			As of 30/06/	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	Central governments or central banks	2.121	2.121	0		2.081	2.081	0	
	Regional governments or local authorities	856	856	0		839	839	0	
	Public sector entities	0	0	0		0	0	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,370	1.413	322		1.885	1.925	456	
	Corporates	945	903	593		784	725	484	
	of which: SME	0	0	0		0	0	0	
	Retail	5	5	3		5	4	3	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	300	300	30		302	302	30	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		28	28	6	
	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 ²				0				0

					Standardise	ed Approach			
		А	s of 31/12/2	014			7,500 Value 1 amount 2,533 0 30 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2.621	2.621	0		2.533	2.533	0	
	Regional governments or local authorities	31	31	6		30	30	6	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0			
	Institutions	1,322	1,154	434					
	Corporates	685	685	484		558	558	384	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
ED 4110E	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	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				1	
	Claims on institutions and corporates with a ST credit assessment	11	8	2		203	203	41	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
		65	0	0		65	0	0	
	Other exposures	65	U	0		65	0	U	
	Standardised Total ²				0				0

Didginal exposure, unlike Exposure wells, 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

			Standardised Approach										
		As of 31/12/2014 As of 30/06/2015											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	3,248	3,248	46		3,126	3,126	121					
	Regional governments or local authorities	192	192	52		187	187	43					
	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	46	46	22		39	39	19					
	Corporates	48	48	30		48	48	30					
	of which: SME	0	0	0		0	0	0					
	Retail	3	2	2		2	2	2					
	of which: SME	0	0	0		0	0	0					
ITALY	Secured by mortgages on immovable property	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	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	65	0	0		65	0	0					
	Standardised Total ²				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 and interpretate and considerate accountable of evaluations.)

		Standardised Approach									
					Standardise	d Approach					
		As of 31/12/2014 As of 30/06/2015									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	200	457	0		218	500	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	1.437	730	263		2.185	1.670	621			
	Corporates	768	510	344		799	517	344			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	1	0	0	1	1	0	0	1		
	Items associated with particularly high risk	2	2	3		3	3	4			
	Covered bonds	886	886	89		857	857	86			
	Claims on institutions and corporates with a ST credit assessment	11	10	3		6	5	1			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Securitisation										
1	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	d Approach				
		,	As of 31/12/2	2014		į	As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	1.793	1.793	0		1.752	1.752	0		
	Regional governments or local authorities	0	80	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	302	222	85		317	317	117		
	Corporates	59	59	59		70	70	70		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
ALICTOTA	of which: SME	0	0	0		0	0	0		
AUSTRIA	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME Exposures in default	0	0	0	0	0	0	283		
		0	0	0	0	189	189	283	0	
	Items associated with particularly high risk Covered bonds	4	4	6		0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		U	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Securitisation		-			0	-			
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²	, i	Ť				Ů		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). (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
		ı	As of 31/12/2	014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1.413	1.413	0		1.507	1.507	0	
	Regional governments or local authorities	80	80	0		20	20	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	3	0	0		13	10	5	
	Corporates	395	395	198		390	390	196	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
DELCTUM	of which: SME	0	0	0		0	0	0	
BELGIUM	Secured by mortgages on immovable property of which: SME	U	0	0		Ü	0	0	
	or which: SME Exposures in default	U	0	0	0	U	0	0	0
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered honds	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)	ŏ	0	0		ů	0	0	
	Equity	0	0	0		ů,	0	0	
	Securitisation	, and the second	, i			, and the second		Ů	
	Other exposures	40	0	0		40	0	0	
	Standardised Total ²				0				0

Stationardizate Total

Stationardizate Total

(i) Original exposure, unlike Exposure deliver 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	d Approach			
			s of 31/12/2	2014		į	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	63	63	0		68	68	0	
I	Regional governments or local authorities	473	473	211		510	510	228	
	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	238	252	113		247	262	125	
	Corporates	804	838	404		688	698	366	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	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	4	4	1		5	5	1	
	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 ²				0				۰ ا

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

(2) Total value adjustments and	provisions per country of counterparty does not include securisusation exposures								
					Standardise	d Approach			
		A	s of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	956	956	0		1.035	1.035	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	352	352	70		418	418	84	
	Corporates	85	85	43		81	81	41	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
AUSTRALIA	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	
l	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 ²				0				0

Standardised Total*

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

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



Credit Risk - IRB Approach

	Credit RISK - IRB Approach												
	NRW.BANK, Düsseldorf						IRB App	roach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value ⁻		Of which: defaulted	and provisions		Of which: defaulted	value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				0						0		

⁽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

	(mln EUR)							As of	31/12/2014						
	(MIN EUR)		RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short			SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	accounting value provisions) (1)	positions of sov	is a maturit	ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	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	15 31 285 79 337 408 1,154	0	15 31 285 79 337 408 1,154	0	0	0	0	0	0	0	-21 -25 -62 -74 -325 -132	0 0 1 2 10 6	-2	0
Total	Belgium	60 11 23 180 252 547 1,074	0	60 11 23 180 252 547 1,074	0	0	0	0	0	0	0	-66 -66	0	-132 -200 -21	-1 0 0
[0 - 3M [Bulgaria	37		37	0	0	11	0	0	0	0	-10	0	-76 -15 -25	-1 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus	37		37			11			-		-10		-116	-2
[0 - 3M [Czech Republic	7	0	7	0	0	0	0	0	0	0	0	0	-1	0
Total [0 - 3 M [Denmark	7	0	7	0	0	0	0	0	0	0	0 -25 -95 -21	0 0 0 1	-1 -51 -200 -144	0 0
Total [0 - 3M [Estonia	0	0	0	0	0	0	0	0	0	0	-141 -10	0	-395 -30	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more]	Finland	42 270	0	42 270	0	0	0	0	0	0	0	-10 -50	0	-30 -100 -225	0 0
Total [0 - 3M [France	433 15 696 1,413 2,557	4	433 15 696 1,413 2,557	0	0	0	0	0	0	0	-50	0	-325 -1 -95	0 -3

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		GROSS DI	RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	orovisions) 1)		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 [Germany	3.487 2.932 2,932 1,993 4,930 8,034 13,646 37,955	134 135 184 189 427 1,851 8,956	3.487 2.932 2,932 1,993 4,930 8,034 13,646 37,955	0	0	0	27 1.149 457 1,452 652 1,628 3,196 8,561	0 50 27 171 130 592 1,766 2,736	21 449 359 1,323 932 1,624 4,439 9,147	0 -15 -25 -174 -201 -572 -3,046 -4,033	-200 -1,027 -82 -1,309	0 1 0	-1,350 -577 -1,927	0 0
[0 - 3 M [Croatia	11	0	11	0	0	0	0	0	0	0	0	0	-25 -10 -25	0 0 -1
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M 0 - 3M 1 3M - 1 Y 1 1	Hungary	55 16		55 16			0		0		-	-10 -75	0	-10 -150	0
Total [0 - 3M [Ireland	525 199 52	0	70 525 199 52	0	0	0	0	0	0	0	-85	0	-160 -1 -1 -40	0 0 0 -1
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [Italy	776 24 7 28 424 1.532	0	24 7 28 424 1.532 2,014	0	0	0	0	0	0	0	-25	0	-41 -100 -282 -80 -900	-1 0 -2 -1 -14
[10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latvia	1,532 2,014	0	27	0	0	0	0	0	0	0	-25	0	-40 - 1,401 -47	-8 -24
Total	Lithuania	27 41 11 16	0	27 41 11 16	0	0	0	0	0	0	0	-25	0	-47 -40	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more] Total	Luxembourg	206 25 232	0	206 25 232	0	0	0	0	0	0	0	-25	0	-40 0	0



Sovereign Exposure

				DAINK, DUSSEIGO											
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PO	ereign debt to oth	ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)
			orovisions) [1]		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	
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
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[19Y - more Total	Netherlands	46 48 231 397 1.459 171 2,351	0	46 48 231 397 1.459 171 2,351	0	0	0	0	0	0	0	0 -21 -322 -29	0 0 3 0	-1 -255 -256	0 -2 -2
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	21 114 85 180 401	0	21 114 85 180 401	0	0	0	0	0	0	0	-21 -21	0	-1	0
[0 - 3M [Portugal	389 242 163 67		389 242 163 67								-91 -12	0	-25 -41 -31	0 -2 -6
Total	Romania	861	0	861	0			0	0	0	0	-104 -21 -25	0	- 97 -56 -50	-8 0 0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[15Y-10Y[[10Y-more Total	Slovakia	51 195	0	51 195			0	0	0	0	0	-46 -20	0	-106	
[0 - 3M [Slovenia	246 54 67 12	0	246 54 67 12	0	0	0	0	0	0	0	- 20	0	-1	0
Total	Spain	90 236 217 32 592 532 788	0	12 133 90 236 217 32 592 532 788	0	0	0	0	0	0	0	-150 0 -8 -21	0 0 0 0	-406 -477 -25	-3 -5 0
Total	Sweden	2,487	0	788 2,487	0	0	0	0	0	0	0	-179 -25 -144	0 0	-908 -100 -100	-9 0 0
Total		0	0	0	0	0	0	0	0	0	0	-169	2	-200	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EUK)		RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long)	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)	positions of sov	is a maturit	ty matching) 1)	omy where there	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	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 [United Kingdom	64 64	0	64 64	0	0	0	0	0	0	0	-41 -12 -82	1 0 3	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Iceland	99	0	99	0	0	0	0	0	0	0	0	0	-1	0
[0 - 3M [Liechtenstein	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	Norway											0 -50	0	-50	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Australia	0	0	0	0	0	0	0	0	0	0	-50 -95 -469 -367	2 14 12	-50 -25	0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Canada	15 9 31 98 174 326	0	15 9 31 98 174 326	0	0	0	0	0	0	0	-931	29	-25	0
[0 - 3M [Hong Kong							0		0			0		0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	140	0	140	0	0	0	0	0	0	0	0	0	-46 -145	0 0 0 -1
Total	u.s.	140 4 4 3 2 96 364 474	0	140 4 4 4 3 2 96 364 474	0	0	0	0	0	0	0	-49	0	-216 -12 -12	-1 0



Sovereign Exposure

NRW.BANK, Düsseldorf

	(mln EUR)							As of	31/12/2014						
		EXPOSURES (a	RECT LONG accounting value	NET DIRECT PO	ereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
			provisions)		is a maturit (ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	0	0	0			0	0	0	0	0	-20 -10 -20 -10 -207	0 0 0 0 2	-32 -25 -25	0 0 0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more	Switzerland	43 34 42 118		43 43 34 42 118			,	•		J			-		
Total [0 - 3M[[3M - 1Y[F1Y - 2Y[F2Y - 3Y[F3Y - 5Y[F5Y - 10Y[F10Y - more	Other advanced economies non EEA	100 10 10	0	100 10 10	0	0	0	0	0	0	0	-51 -40 -20 -25 -51	0 0 0 0	-109 -109	0
Total	Other Central and eastern Europe countries non EEA	110	0	0	0	0	0	0	0	0	0	-141	0	-109	0
Total [0 - 3M	Middle East	74	0	74								0	0	-2	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	74 15 1 5	0	15 1 5	0	0	0	0	0	0	0	0	0	-2 -2	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Africa	80	0	80	0	0	0	0	0	0	0	-10	0	-3	0
Total [0 - 3M	Others	23	U	23	U	U	U	U	U	U	U	-10 -45 -10 -1 -74	0 0 0 0	-177 -60	-14 -4
[10Y - more Total		23	0	23	0	0	0	0	0	0	0	-130	1	-237	-18

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 (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e	exposures (long) per counternaties	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	ty matching)	, mare alere	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
esidual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	15 266 46 93 568 404 1,392	0	15 266 46 93 568 404 1,392	0	0	0	0	0	0	0	-103 -170 -263 -80	1 1 10 3	-25 -2	0
Total [0 - 3M [17 [17 - 27 [27 - 37 [27 - 37 [37 - 57 [57 - 107 [07 - more	Belgium	20 177 254 533	0	20 177 254 533	0						0	-200 -70 -112	0 1 3	-89 -50 -22	0 0 0
) - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [Y - 10Y [Y - more	Bulgaria	984		984		0	0	0	0	0		-381	4	- 162 -79 -40	-1 0
Total 0 - 3M [31 - 1Y [11 - 2Y [2Y - 3Y [3Y - 5Y [Y - 10Y [DY - more Total	Cyprus	0		0			0	0	0	0	0	0		-119	-1
otal 3M [- 1Y [- 2Y [- 3Y [- 5Y [10Y [- more	Czech Republic	8	o	8	0	0	0	0	0	0	0	0	0	-1	0
tal 3M [- 1Y [- 2Y [- 3Y [5Y [10Y [more	Denmark	8	0	8	0	0	0	0	0	0	0	0 -25 -25 -98 -67	0 0 0 0 1	-1 -51 -150 -50 -89	0 0 0
tal 3M [- 1Y [- 2Y [- 3Y [5Y [10Y [more	Estonia	0		0				0	0	0	0	-216	1	- 340 -30	0
otal 3M [- 1Y [- 2Y [- 3Y [- 5Y [10Y [- more otal	Finland	139 167	0	139 167	0	0	0	0	0	0	0	-50	0	-30 -100 -150 -75	0 0 0
otal - 3M [- 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more	France	113 222 14 696 1,414 2,460	4	113 222 14 696 1.414	0	0	0	0	0	0	0	-50	0	-325 -1 -103	0 0 -2



	(min EUR)							As of	30/06/2015						
		GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross e	xposures (long) er 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		,	is a maturit	y matching) 1)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit	
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	2,922 3,330 2,773 4,032 3,123 8,736 13,367 38,283	69 179 187 222 496 1,883 8,778	2.922 3.330 2,773 4,032 3,123 8,736 13,367 38,283	0	0	0	141 611 750 174 294 823 1,674 4,467	5 26 70 19 54 263 783 1,221	75 170 727 117 424 742 2,258 4,513	-3 -10 -111 -13 -102 -260 -1,365	-918 -1,072	1 2	-650 -700	0 0
[0 - 3M [Croatia	0	0	0	0	0	0	0	0	0	0	-10 -10	0	-26 -25	0 -1
[0 - 3M [Greece														
Total [0 - 3M [Hungary	15	0	15	0	0	0	0	0	0	0	-90 -125 -10	0 0 0	0	0
Total [0 - 3M [Ireland	631 154	0	631 154	0	0	0	0	0	0	0	-225	0	-1 -1	0 0
Total [0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y[[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	784 33 128 172 1.532 1,865	0	784 33 128 172 1,532 1,865	0	0	0	0	0	0	0	0	0	-1 -337 -930 -141 -40 -1,448	-1 -12 -2
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latvia	26	0	26	0	0	0	0	0	0	0	-7	0	-40	- 15
Total [0 - 3M [Lithuania	26 40 21 43	0	26 40 21 43	0	0	0	0	0	0	0	-25	1	-40 -40	0
Total	Luxembourg	209 25	0	209 25	0	0	0	0	0	0	0	-25	1	-40	0



	(mln EUR)							As of	30/06/2015						
		GROSS DII	RECT LONG				net of cash short only where there	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p			is a maturit	ty 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 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	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	10 29 83 291 288 1.425 119 2,245	0	10 29 83 291 288 1.425 119 2,245	0		0	0	0	0	0	0 -22 -22 -323 -130	0 0 0 3 0	-1 -179 -179	-1 -1
[0 - 3M [Poland	2,245 36 80 16 273 120 81 155 760		36 80 16 273 120 81 155 760			36 41					-22	0	-1	0
[0 - 3M [Portugal	346 80	0	346 80	0	0	77	0	0	0	0	-22	0	-1 -25 -13 -40 -93 -32	0 0 -1 -4
Total	Romania	426	0	426	0	0	0	0	0	0	0	-22 -25	0 0	- 204 -57 -50	-5 0 0
Total [0 - 3M [Slovakia	0 51 25 94 50	0	51 25 94 50	0	0	0	0	0	0	0	-47 -20	0	-107	0
T10Y - more	Slovenia	50 219 27 38 56 12	0	27 38 56 12	0	0	0	0	0	0	0	- 20	0	-1	0
Total [0 - 3M [Spain	133 167 46 204 356 461 288 797	0	12 133 167 46 204 356 461 288 797	0	0	0	0	0	0	0	0 -150 0 -31	0 0	-1 -426 -500	-3 -6
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Sweden	2,319	0	2,319	0	0	0	0	0	0	0	-182 -45 -112	0 1	-926 -100 -100	-8 0 0
l 10Y - more Total		6 6	0	6 6	0	0	0	0	0	0	0	-156	1	-200	0



(min EUR)								As of 30/06/2015							
	Country / Region		RECT LONG accounting value	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN 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 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	7 <u>1</u>	0	71 71	0	0	0	0	0	0	0	-45 -58 -45	0 2 1	0	0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	107	0	107	0	0	0	0	0	0	0	0	0	-1	0
[0 - 3M [Liechtenstein														
Total [0 - 3M [Norway	0	0	0	0	0	0	0	0	0	0	0	0	-50	0
Total [0 - 3M [Australia	0	0	0	0	0	0	0	0	0	0	-22 -105 -532 -375	0 2 16 14	-50	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada	5 11 10 32 102 182 341	0	5 11 10 32 102 182 341	0	0	0	0	0	0	0	-1,035	32	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more	Hong Kong		0		0	0	0	0	0	0	0	0	0	0	0
Total	Japan	148	0	148	0	0	0	0	0	0	0	-47 -100 -10	0 0 0	-35	0
Total [0 - 3M [U.S.	148 148 4 3 3 3 107 391	0	148 148 4 3 3 3 107 391	0	0	0	0	0	0	0	- 157 -13	0	-35 -40 -13	0 0
Total	1	391 511	0	511	0	0	0	0	0	0	0	-13	0	-54	-1



(min EUR)							As of 30/06/2015								
	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
			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											-30 -90 -188	0 0 2	-58	0
Total [0 - 3M [0	0	0 35	0	0	5	0	0	0	0	-308	2	-58	0
[3M - 1Y [Switzerland	35 474 83		474 83											
Total F O = 3M F		591	0	591	0	0	5	0	0	0	0	0 -5	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Other advanced economies non EEA	100		100								-5 -40 -20 -25 -51	0 0 0	-2 -107	0
Γ10Y - more Total Γ 0 - 3M Γ		10 110	0	10 110	0	0	0	0	0	0	0	-141	1	-109	0
[3M - 1Y [Other Central and eastern Europe countries non EEA														
Total 「0 - 3M「		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Middle East	81		81								0	0	-2	0
Total [0 - 3M [81	0	81	0	0	0	0	0	0	0	0	0	-2	0
[3M - 1Y [Latin America and the Caribbean	1 5		1 5										-2	0
[10Y - more Total [0 - 3M [6	0	6	0	0	0	0	0	0	0	0	0	-2	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa	78		78										-3	0
Total [0 - 3M [78	0	78	0	0	0	0	0	0	0	-20	0	-3	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others	23		23								-25 -10 -1 -80	0 0 0 1	-199 -22	-5 0
[10Y - more	more	23	0	23	0	0	0	0	0	0	0	-137	1	-222	-6
	•			. 23	, ,			•	, ,		•	. 207			

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



Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	18,208	18,317	LRCom {20}	
В	Total leverage ratio exposures	161,176	166,815	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	11.30%	10.98%	A/B	