

| Bank Name | Dexia NV |
|--------------|----------------------|
| LEI Code | D3K6HXMBBB6SK9OXH394 |
| Country Code | BE |

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 | 9,157 | 8,328 | CA1 {1} | Articles 4(118) and 72 of CRR |
| COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 8,754 | 8,108 | CA1 {1.1.1} | Article 50 of CRR |
| Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 2,396 | 2,396 | 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 | 15,092 | 15,707 | 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 | -6,639 | -5,933 | CA1 {1.1.1.3} | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR |
| Other Reserves | -13,678 | -14,289 | 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 (I) of CRR |
| Minority interest given recognition in CET1 capital | 109 | 174 | CA1 {1.1.1.7} | Article 84 of CRR |
| Adjustments to CET1 due to prudential filters | 1,192 | 852 | CA1 {1.1.1.9} | Articles 32 to 35 and 36 (1) point (I) of CRR |
| (-) Intangible assets (including Goodwill) | -23 | -24 | 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 | 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 |
| (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | -2 | -5 | 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 | 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 | 10,306 | 9,229 | CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26} | - |
| Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 5,500 | 5,500 | CA1 {1.1.1.6} | Articles 483(1) to (3), and 484 to 487 of CRR |
| Transitional adjustments due to additional minority interests (+/-) | 232 | 145 | CA1 {1.1.1.8} | Articles 479 and 480 of CRR |
| Other transitional adjustments to CET1 Capital (+/-) | 4,574 | 3,584 | 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) | 75 | 65 | CA1 {1.1.2} | Article 61 of CRR |
| Additional Tier 1 Capital instruments (including grandfathered amounts) | 77 | 67 | 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) | -1 | -2 | 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) | 8,829 | 8,173 | CA1 {1.1} | Article 25 of CRR |
| TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 327 | 155 | CA1 {1.2} | Article 71 of CRR |
| Tier 2 Capital instruments (including grandfathered amounts) | 69 | 71 | CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4} CA1 {1.2} - (CA1 {1.2.1} + | |
| Other Tier 2 Capital components and deductions (after transitional adjustments) | 258 | 84 | CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}) | |
| TOTAL RISK EXPOSURE AMOUNT | 53,377 | 54,185 | CA2 {1} | Articles 92(3), 95, 96 and 98 of CRR |
| Common Equity Tier 1 Capital ratio | 16.40% | 14.96% | CA3 {1} | • |
| Tier 1 Capital ratio | 16.54% | 15.08% | CA3 {3} | • |
| Total Capital ratio | 17.15% | 15.37% | CA3 {5} | - |



Risk exposure amounts

| (mln EUR) | as of 31/12/2014 | as of 30/06/2015 |
|---|---------------------|---------------------|
| Risk exposure amounts for credit risk | 44,280 | 44,869 |
| Risk exposure amount for securitisation and re-securitisations in the banking book | 3,482 | 3,196 |
| Risk exposure amount for contributions to the default fund of a CCP | 7 | 8 |
| Risk exposure amount Other credit risk | 40,791 | 41,665 |
| Risk exposure amount for position, foreign exchange and commodities (Market risk) | 2,587 | 2,535 |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹ | 1 | 5 |
| Risk exposure amount for Credit Valuation Adjustment | 3,473 | 3,555 |
| Risk exposure amount for operational risk | 611 | 611 |
| Other risk exposure amounts | 2,427 | 2,616 |
| Total Risk Exposure Amount | 53,377 | 54,185 |

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



| (min EUR) | As of 31/12/2014 | As of 30/06/2015 |
|--|------------------|------------------|
| Interest income | 11,463 | 5,475 |
| Of which debt securities income | 2,363 | 1,163 |
| Of which loans and advances income | 2,347 | 1,108 |
| Interest expenses | 11,283 | 5,346 |
| (Of which deposits expenses) | 128 | 61 |
| (Of which debt securities issued expenses) | 1,833 | 792 |
| (Expenses on share capital repayable on demand) | 0 | 0 |
| Dividend income | 2 | 1 |
| Net Fee and commission income | -10 | 1 |
| 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 | 36 | 21 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | -68 | -92 |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net | 0 | 2 |
| Gains or (-) losses from hedge accounting, net | -292 | 431 |
| Exchange differences [gain or (-) loss], net | 17 | -23 |
| Net other operating income /(expenses) | -117 | -30 |
| TOTAL OPERATING INCOME, NET | -251 | 440 |
| (Administrative expenses) | 354 | 232 |
| (Depreciation) | 27 | 10 |
| (Provisions or (-) reversal of provisions) | -1 | 0 |
| (Commitments and guarantees given) | -1 | 0 |
| (Other provisions) | 0 | 0 |
| Of which pending legal issues and tax litigation ¹ | 58 | |
| Of which restructuring ¹ | -20 | |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | 68 | 164 |
| (Loans and receivables) | 61 | 53 |
| (Held to maturity investments, AFS assets and financial assets measured at cost) | 6 | 111 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | -8 | 0 |
| (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 | -691 | 34 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | -699 | 15 |
| Profit or (-) loss after tax from discontinued operations | 87 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | -613 | 15 |
| Of which attributable to owners of the parent (1) Information available only as of end of the year | -606 | 4 |



2015 EU-wide Transparency Exercise Market Risk Dexia NV

| | _ | | | | | | | | | | | | | | | | IM | | | | | | | | |
|-------------------------|--------------------|---------------------|---|--------------------------|--|--------------|--------------------------------|--------------------------|-------|---------------------------------------|-------------------|----------------------------------|---|--------------------------|--|----------------------------------|--------------------------------|--------------------------|-----------|--|-------------------|----------------------------------|---------------------------|--|--|
| | As of 31/12/2014 | As of 30/06/2015 | | | | | (M /12/2014 | | | | | | As of 30/06/2015 | | | | | | | | | | | | |
| | | | TAL RISK TOTAL RISK | | | VaR (Memoran | adum item) | STRESSED VaR (M item) | | INCREM DEFAU MIGRATI CAPITAL | LT AND ON RISK | | PRICE RISKS CHARGE FOR | | | VaR (Memorandum item) | | STRESSED VaR (M item) | emorandum | INCREM DEFAUI MIGRATI CAPITAL | LT AND ON RISK | | PRICE RISKS CHARGE FOR | | |
| (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) | | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT | | | |
| Traded Debt Instruments | 1,007 | 754 | 30 | 8 | 55 | 20 | | | | | | | 40 | 9 | 75 | 23 | | | | | | | | | |
| Of which: General risk | 546 | 319 | 30 | 8 | 55 | 20 | | | | | | | 40 | 9 | 75 | 23 | | | | | | 1 | | | |
| Of which: Specific risk | 461 | 434 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | 1 | | | |
| Equities | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | i l | | | |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | i l | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | |
| Foreign exchange risk | 519 | 339 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | |
| Total | 1,526 | 1,093 | 30 | 8 | 55 | 20 | 0 | 0 | 0 | 0 | 0 | 1,060 | 40 | 9 | 75 | 23 | 0 | 0 | 0 | 0 | 0 | 1,442 | | | |



Credit Risk - Standardised Approach

| AUTHORITY | Credit Risk - Standardised Approach | | | | | | | | |
|-------------------|---|--------------------------------|--------------------------------|-------------------------|--|--------------------------------|--------------------------------|-------------------------|--|
| | Dexia NV | | | | Standardise | d Approach | | | |
| | | | As of 31/12/2 | 014 | | į | As of 30/06/2 | 015 | |
| | | 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 | 21.224 | 24,959 | 439 | | 19,953 | 23,531 | 398 | |
| | Regional governments or local authorities | 11,248 | 11,303 | 2,867 | | 11,505 | 11,540 | 2,881 | |
| | Public sector entities | 5,181 | 3,272 | 1,867 | | 4,707 | 2,849 | 1,629 | |
| | Multilateral Development Banks | 1,042 | 1,361 | 0 | | 1,055 | 1,381 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 7,000 | 1,041 | 68 | | 8,325 | 1,331 | 343 | |
| | Corporates | 10,945 | 8,490 | 6,291 | | 10,381 | 6,261 | 5,175 | |
| | of which: SME | 2 | 2 | 2 | | 2 | 2 | 2 | |
| | Retail | 90 | 1 | 1 | | 77 | 1 | 1 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Consolidated data | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 354 | 225 | 313 | 90 | 1,045 | 693 | 862 | 317 |
| | Items associated with particularly high risk | 223 | 201 | 301 | | 243 | 219 | 329 | |
| I | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| I | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| I | Collective investments undertakings (CIU) | 0 | 0 | | | 0 | 0 | 0 | |
| I | Equity | 520 | 507 | 762 | | 572 | 543 | 820 | |
| | Securitisation | 10.479 | 10.318 | 1.912 | | 9,189 | 9.034 | 1,745 | |
| I | Other exposures | | | | 177 | | | | 425 |
| | Standardised Total | 68,306 | 61,679 | 14,821 | 177 | 67,051 | 57,384 | 14,183 | 425 |

⁽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 | 17,759 | 19,487 | 0 | | 16,732 | 18,357 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 992 | 839 | 168 | | 879 | 741 | 148 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 6,757 | 822 | 21 | | 6,305 | 659 | 18 | |
| | Corporates | 1,352 | 321 | 321 | | 1,200 | 228 | 228 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 74 | 0 | 0 | | 62 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| GERMANY | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 1,896 | 1,896 | 15 | | 1,578 | 1,578 | 14 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

Trandardised 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 effect)

| | | | | | 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 an provisions ² |
| | Central governments or central banks | 593 | 648 | 0 | | 559 | 608 | 0 | |
| | Regional governments or local authorities | 684 | 740 | 148 | | 596 | 657 | 131 | |
| | Public sector entities | 937 | 502 | 226 | | 923 | 441 | 185 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 1,742 | 1,047 | 1,022 | | 1,560 | 982 | 959 | |
| | of which: SME | 2 | 2 | 2 | | 2 | 2 | 2 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| FRANCE | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 136 | 83 | 115 | 40 | 182 | 118 | 149 | 52 |
| | Items associated with particularly high risk | 73 | 68 | 102 | | 62 | 57 | 85 | |
| | 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 | 103 | 103 | 154 | | 109 | 109 | 164 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 78 | 78 | 38 | | 79 | 79 | 39 | 59 |
| | Standardised Total ² posure value, is reported before taking into account any effect due to credit conversion factors or credit | | | | 46 | | | | |

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

| | | | | | Standardise | d Approach | | | |
|-------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 318 | 326 | 72 | | 300 | 308 | 67 | |
| | Public sector entities | 176 | 76 | 76 | | 165 | 73 | 73 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 41 | 41 | 1 | | 25 | 25 | 1 | |
| | Corporates | 1,900 | 341 | 339 | | 1,758 | 402 | 396 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| ITALY | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 41 | 15 | 22 | 1 | 39 | 15 | 22 | 1 |
| | Items associated with particularly high risk | 25 | 25 | 37 | | 26 | 26 | 39 | |
| | 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 | 4 | 1 | 2 | | 4 | 1 | 1 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 161 | 161 | 158 | | 93 | 93 | 93 | |
| | Standardised Total ² | | | | 44 | | | | 42 |

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

| | | | | | Standardise | d Approach | | | |
|-----------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | s of 31/12/2 | 014 | | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 6,690 | 6,690 | 1,338 | | 7,096 | 7,096 | 1,419 | |
| | Public sector entities | 574 | 574 | 448 | | 574 | 574 | 478 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 23 | 23 | 1 | | 870 | 431 | 165 | |
| | Corporates | 1.140 | 830 | 498 | | 997 | 314 | 245 | |
| | of which: SME Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | U | 0 | 0 | |
| LINITED KINCDOM | or which: SME Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| UNITED KINGDOM | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | l ő | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 31 | 21 | 32 | Ů | 35 | 24 | 36 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | ō | ō | | 0 | 0 | ō | |
| 1 | Collective investments undertakings (CIU) | 0 | 0 | ō | | 0 | ō | 0 | |
| | Equity | 210 | 207 | 311 | | 228 | 225 | 337 | |
| I | Securitisation | | | | | | | | |
| | Other exposures | 1 | 1 | 1 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 13 | | | | 15 |

1) Original exposure, unlike Exposure value, is propried 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 | ed Approach | | | |
|---------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | , | As of 31/12/2 | 014 | | ı | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| 1 | Regional governments or local authorities | 870 | 870 | 275 | | 858 | 858 | 277 | |
| | Public sector entities | 180 | 177 | 35 | | 122 | 117 | 23 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 156 | 132 | 34 | | 108 | 84 | 42 | |
| | Corporates | 1,136 | 3,860 | 2,125 | | 1,365 | 2,372 | 1,402 | |
| | 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 | 50 | 22 | 27 | 28 | 53 | 24 | 32 | 28 |
| | Items associated with particularly high risk | 62 | 55 | 83 | | 76 | 69 | 104 | |
| | 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 | 17 | 11 | 17 | | 19 | 9 | 14 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 10 | 10 | 8 | | 9 | 9 | 9 | |
| | Standardised Total ² | | | | 46 | | | | 52 |

(1) Original exposure, unlike Exposure, allels, 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 | d Approach | | | |
|--------|--|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | , | s of 31/12/2 | 014 | | , | s 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 157 | 158 | 32 | | 143 | 144 | 29 | |
| | Public sector entities | 161 | 171 | 157 | | 178 | 171 | 164 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 1 | 1 | 1 | | 0 | 0 | 0 | |
| | Corporates | 881 | 780 | 781 | | 806 | 724 | 725 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| CDATAL | 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 Exposures in default | 79 | 0 74 | 0 111 | 5 | 0 68 | 63 | 94 | 5 |
| | Exposures in detaurt Items associated with particularly high risk | /9 | /4 | 111 | 5 | 68 | 63 | 94 | 5 |
| | Covered bonds | U | 0 | 0 | | U | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 1 0 | l ő | | 0 | 0 | 1 0 | |
| | Equity | 0 | l , | l ő | | 0 | 0 | ľ | |
| | Securitisation | | | Ů | | | Ů | l ů | |
| | Other exposures | 1.334 | 1.175 | 245 | | 1.156 | 1.001 | 200 | |
| | Standardised Total ² | -7001 | | | 8 | -, | | | 11 |

Standardised Total*

(1) Original exposure, unlike Exposure velocite, 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 | d Approach | | | |
|---|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | ı | 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 | 1,549 | 1.549 | 310 | | 1.518 | 1.518 | 304 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | o o | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | o o | 0 | 0 | | 136 | 20 | 10 | |
| | Corporates | 25 | 1 | 0 | | 26 | 1 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| JAPAN | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| • | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 2,984 | 2,984 | 298 | | 2,738 | 2,738 | 274 | |
| I | Standardised Total ² | | | | 0 | | | | 0 |

Standardized 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 | | | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 6 | 6 | 1 | | 6 | 6 | 1 | |
| | Public sector entities | 271 | 221 | 221 | | 90 | 40 | 40 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates of which: SME | 298 | 286 | 286 | | 295 | 285 | 285 | |
| | or which: SME Retail | 0 | 0 | 0 | | 0 | 0 | | |
| | of which: SME | 0 | 0 | 0 | | | 0 | 0 | |
| PORTUGAL | Secured by mortgages on immovable property | 0 | 0 | 0 | | l " | 0 | 0 | |
| FORTUGAL | of which: SME | o o | 0 | 0 | | ľ | 0 | ů | |
| | Exposures in default | 6 | 3 | 3 | 2 | 182 | 179 | 267 | 2 |
| | Items associated with particularly high risk | 0 | 0 | 0 | _ | 0 | 0 | 0 | _ |
| | Covered bonds | 0 | ō | ō | | ō | ō | 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 | 971 | 970 | 44 | | 964 | 964 | 47 | |
| | Standardised Total ² | | | | 2 | | | | 2 |

(1) Original exposure, unlike Exposure, 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/ | 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 | 278 | 1,710 | 0 | | 269 | 1,620 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 1,257 | 152 | 152 | | 1,196 | 142 | 142 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 485 | 140 | 107 | | 386 | 67 | 67 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| BELGIUM | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - 6 |
| | 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 | 2 | 2 | 2 | | 3 | 3 | 3 | |
| | Standardised Total ² | | | | 161 | | | | 141 |

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 movisions per country of numbersety does not include Securistisation exposures.

| (2) Total value aujustinents and pr | ovisions per country of counterparty does not include Securistisation exposures | | | | | | | | |
|-------------------------------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
| | | | | | Standardise | ed Approach | | | |
| | | A | s 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 | 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 | 1,042 | 1,361 | 0 | | 1,055 | 1,381 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 33 | 32 | 32 | | 29 | 28 | 28 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 3 | 1 | 1 | | 3 | 1 | 1 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Other Countries | 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 | |
| I | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| I | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| I | Equity Securitisation | 0 | 0 | 0 | | 0 | 0 | 0 | |
| I | Securitisation Other exposures | 2,686 | 2.686 | 1.067 | | 2.415 | 2.415 | 1.030 | |
| I | | 2,686 | ∠,085 | 1,06/ | 3 | 2,415 | 2,415 | 1,030 | 3 |
| | Standardised Total ² | | | | 3 | | | | 3 |

Standardised Total*

(I) Original exposure, unilise Exposure elects, 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 counteparty does not include Securistication exposures

EBA SECTION 2015 EU-wide Transparency Exercise

| Central banks and central governments 28,895 18 31,440 8,038 0 0 52,382 27 34,641 9,503 0 0 0 0 0 0 0 0 0 | III DYA AUTHOR | Credit Risk - IRB Approach | | | | | | | | | | | | |
|--|-------------------|--|----------|-----------------------|----------|------------|------------|-------------|----------|-----------------------|-----------|------------|------------------------|-------------|
| Critical banks and central governments 28.956 19 31.440 8.038 0 0 22.382 27 94.01 9.533 0 0 0 0 0 0 0 0 0 | | Dexia NV | | | | | | IRB Ap | proach | | | | | |
| Control banks and central governments 28,895 631 31,400 67,900 | | | | | As of 31 | /12/2014 | | | | | As of 30/ | 06/2015 | | |
| Central banks and central governments 28.895 18 31.440 8.038 0 0 32.382 27 34.601 9.503 0 0 0 0 0 0 0 0 0 | | | Original | Exposure ¹ | | Risk expos | ure amount | adjustments | Original | Exposure ¹ | | Risk expos | sure amount | adjustments |
| Institutions | | (min EUR, %) | | | value* | | | | | | Value* | | Of which: defaulted | provisions |
| Corporates Cor | | | | | | | 0 | | | | | | 0 | 0 |
| Corporates - Of Which's Specialized Learning Corporates - Of Which's Specialized Learning Corporates - Of Which's Specialized Learning Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which's SME Retail - Secured on real estate property - Of Which's SME Retail - Secured on real estate property - Of Which's SME Retail - Secured on real estate property - Of Which's SME Retail - Secured on real estate property - Of Which's SME Retail - Secured on real estate property - Of Which's SME Retail - Secured on real estate property - Of Which's SME Retail - Secured on real estate property - Of Which's ron- Retail - Secured on real estate property - Of Which's ron- Retail - Secured on real estate property - Of Which's ron- Retail - Secured on real estate property - Of Which's ron- Retail - Secured on real estate property - Of Which's ron- Retail - Secured on real estate property - Of Which's ron- Retail - Secured on real estate property - Of Which's ron- Retail - Secured on real estate property - Of Which's ron- Retail - Secured on real estate property - Of Which's ron- Retail - Offer Retail - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real estate property - Off Which's ron- Securities for real esta | | | | | | | 0 | | | | | | 0 | |
| Consolidated data Retail - Secured on real estate property 0 0 0 0 0 0 0 0 0 | | | | | | | 0 | | | | | | 0 | |
| Retail - Secured on real estate property 997 0 0 0 0 0 989 0 0 0 0 0 0 | | | 16,077 | 638 | 14,597 | 4,354 | 0 | 99 | 15,351 | 785 | 14,175 | 4,089 | 0 | 149 |
| Retail - Secured on real estate property 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Real - Secured on real state property - Of Which: NOT- SME 0 0 0 0 0 0 0 0 0 | | | 997 | 0 | 0 | 0 | 0 | 0 | 989 | 0 | 0 | 0 | 0 | 0 |
| Consolidated data Retail - Scured on real estate property - Of Which: non- O O O O O O O O O | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Outliffying Revolving 0 0 0 0 0 0 0 0 0 | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail | Consolidated data | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: SNE 0 | | | | 0 | 0 | 0 | 0 | 0 | . 0 | 0 | 0 | 0 | 0 | 0 |
| Retail - Other Retail - Of Which: non-SME 997 0 0 0 0 989 0 0 0 0 0 | | | 997 | 0 | 0 | 0 | 0 | 0 | 989 | 0 | 0 | 0 | 0 | 0 |
| Equity 23 22 23 2 0 13 12 13 2 0 Securitisation 6.216 5.987 3.482 30 8.123 7.906 3.196 2.9 Other non credit-obligation assets 1 2 2 2 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation 6.216 5.887 3.482 30 8.123 7.906 3.196 29 Other non credit-obligation assets 1 | | | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| Other non credit-obligation assets | | | | 22 | | 2 | 0 | 20 | | 12 | | 2 | 0 | |
| | | | 6.216 | | 5.987 | 3.482 | | 30 | 8.123 | | 7.906 | 3.196 | | 29 |
| TRR Total | | Other non credit-obligation assets TRR Total | | | | ⊢ ¹ | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|---------|--|----------|------------------------|--------------------|------------|------------------------|----------------------|------------|------------------------|--------------------|------------|------------------------|----------------------|
| | | | | As of 31/ | 12/2014 | | | | | As of 30/ | 06/2015 | | |
| | | Original | Exposure ¹ | Exposure | Risk expos | sure amount | Value adjustments | Original I | Exposure ¹ | Exposure | Risk expos | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 55 | 0 | 287 | 0 | 0 | 0 | 52 | 0 | 160 | 0 | 0 | 0 |
| | Institutions | 6,583 | 0 | 6,326 | 720 | 0 | 22 | 7,308 | 0 | 7,182 | 636 | 0 | 19 |
| | Corporates | 448 | 61 | 407 | 175 | 0 | 13 | 432 | 61 | 393 | 162 | 0 | 12 |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 448 | 61 | 407 | 175 | 0 | 13 | 423 | 61 | 385 | 161 | 0 | 12 |
| | Corporates - Or Which: SME Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| GERMANY | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| GERMANT | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | o o | 0 | 0 | 0 | n | , o | ň | 0 | 0 | , i |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | ő | 0 | 0 | 0 | 0 | 0 | o o | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | ō | ō | ō | 0 | ō | ō | ō | ō | ō | 0 | 0 | ō |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Securitisation | | | | | | | | | | | | |
| | Other non credit-obligation assets | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|--------|---|----------------|------------------------|--------------------------------|--------------|------------------------|-----------------------------|----------------|------------------------|--------------------------------|--------------|------------------------|-----------------------------|
| | | | | As of 31, | 12/2014 | | | | | As of 30/ | 06/2015 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments and | Original I | Exposure ¹ | Exposure Value ¹ | Risk expos | sure amount | Value adjustments and |
| | (min EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisions |
| | Central banks and central governments | 2.672 | 18 | 2.667 | 0 | 0 | 0 | 2.458 | 27 | 2.455 | 0 | 0 | 1 |
| | Institutions | 18,828 | 92 | 22,065 | 1,283 | 0 | 46 | 20,108 | 71 | 21,365 | 656 | 0 | 49 |
| | Corporates Corporates - Of Which: Specialised Lending | 8,862 3,065 | 135 101 | 7,893 2,869 | 2,343 714 | 0 | 60 19 | 8,353 2,762 | 125 91 | 7,801 2.675 | 2,365 682 | 0 | 61 22 |
| | Corporates - Of Which: SME | 3,065 | 101 | 2,009 | 714 | 0 | 19 | 2,762 | 91 | 2,0/3 | 002 | 0 | 22 |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | ő | 0 | 0 | ő | 0 | 0 | ő |
| | Retail - Secured on real estate property - Of Which: SME | ō | ō | ō | ō | ō | ō | ō | ō | ō | ō | ō | ō |
| FRANCE | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity Securitisation | 1 | 0 | 1 | 2 | 0 | 0 | 1 | 0 | 1 | 1 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

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 ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments and | Original I | Exposure ¹ | Exposure Value ¹ | Risk expos | sure amount | Value adjustments and |
| | (min EUR, %) | | Of which: defaulted | Value* | | Of which: defaulted | provisions | | Of which: defaulted | Value* | | Of which: defaulted | provisions |
| | Central banks and central governments | 15.575 | 0 | 15.588 | 3.368 | 0 | 12 | 14.461 | 0 | 14.459 | 5.121 | 0 | 9 |
| | Institutions | 11.475 | 0 | 12.925 | 1.363 | 0 | 27 | 10.862 | 0 | 12.266 | 1.283 | 0 | 21 |
| | Corporates | 1,499 | 2 | 1,426 | 774 | 0 | 1 | 1,244 | 2 | 1,196 | 727 | 0 | 1 |
| | Corporates - Of Which: Specialised Lending | 488 | 2 | 454 | 212 | 0 | 1 | 393 | 2 | 367 | 202 | 0 | 1 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ITALY | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Securitisation | | | | | | | | | | | | |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | 4 |

| | | | | | | | IRB Ap | proach | | | | | |
|----------------|--|-----------------|------------------------|--------------------------------|--------------|------------------------|-----------------------------|-----------------|------------------------|--------------------------------|-----------|------------------------|-----------------------------|
| | | | | As of 31/ | 12/2014 | | | | | As of 30/ | 06/2015 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments and | Original I | Exposure ¹ | Exposure Value ¹ | Risk expo | sure amount | Value adjustments and |
| | (min EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisions |
| | Central banks and central governments Institutions | 0 | 0 | 70 | 0 | 0 | 0 28 | 0 | 0 | 76 | 0 303 | 0 | 0 |
| | Corporates | 12.668 9.607 | 19 | 11.781 6.884 | 322 2.057 | 0 | 28 16 | 12.586 8.454 | 0 23 | 11.487 8.282 | 3.155 | 0 | 18 28 |
| | Corporates - Of Which: Specialised Lending | 4.890 | 0 | 4.765 | 958 | 0 | 11 | 4.711 | 23 | 4.610 | 907 | 0 | 22 |
| | Corporates - Of Which: SME | 0 | ō | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | I 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ľ |
| | Securitisation | | , i | ŭ | | | Ů | | Ü | Ů | | | , i |
| | 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 ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk expos | sure amount | Value adjustments and |
| | (min EUR, %) | | Of which: defaulted | value* | | Of which: defaulted | provisions | | Of which: defaulted | Value* | | Of which: defaulted | provisions |
| | Central banks and central governments | 2.324 | 0 | 2.932 | 0 | 0 | 0 | 7.596 | 0 | 8.182 | 0 | 0 | 0 |
| | Institutions | 22.074 | 219 | 21.271 | 1.959 | 0 | 85 | 23.036 | 212 | 22.442 | 2.171 | 0 | 58 |
| | Corporates | 2.658 | 94 | 983 | 534 | 0 | 51 | 2.725 | 56 | 1.120 | 636 | 0 | 33 |
| | Corporates - Of Which: Specialised Lending | 1,104 | 94 | 288 | 121 | 0 | 51 | 1,168 | 56 | 397 | 192 | 0 | 33 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| LINITED STATES | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| UNITED STATES | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | 0 | 0 | 1 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | 1 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| | Securitisation | - 0 | U 0 | U | 1 | 0 | 1 | U | U | 0 | 0 | 0 | |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

LIKE I OCEI
(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 ¹ | Exposure | Risk expos | ure amount | Value adjustments and | Original I | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 606 | 0 | 606 | 466 | 0 | 0 | 574 | 0 | 574 | 438 | 0 | 0 |
| | Institutions | 15,887 | 51 | 16,201 | 1,443 | 0 | 21 | 14,205 | 49 | 14,505 | 1,008 | 0 | 20 |
| | Corporates | 2,220 | 93 | 2,086 | 1,209 | 0 | 47 | 2,127 | 284 | 2,098 | 1,022 | 0 | 93 |
| | Corporates - Of Which: Specialised Lending | 2.102 | 63 | 1.969 | 1.092 | 0 | 43 | 2.024 | 262 | 1.995 | 916 | 0 | 90 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CDATA | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SPAIN | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | U | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | U | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Securitisation | U | U | U | U | U | U | 0 | 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 ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk expos | sure amount | Value adjustments and |
| | (min EUR, %) | | Of which: defaulted | value* | | Of which: defaulted | and provisions | | Of which: defaulted | Value* | | Of which: defaulted | provisions |
| | Central banks and central governments Institutions Corporates | 1.257 778 | 0 | 1.257 1.709 | 50 488 | 0 | 0 | 1.353 266 | 0 | 1.353 1.315 | 54 524 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| JAPAN | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME Equity Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

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

| | | | | | | | IRB Ap | proach | | | | | |
|----------|--|----------|------------------------|--------------------------------|------------|------------------------|----------------------|----------|------------------------|--------------------------------|-----------|------------------------|----------------------|
| | | | | As of 31/ | 12/2014 | | | | | As of 30/ | 06/2015 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk expos | sure amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk expo | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | value* | | Of which: defaulted | provisions | | Of which: defaulted | value* | | Of which: defaulted | and provisions |
| | Central banks and central governments | 2.011 | 0 | 2.011 | 2.548 | 0 | 0 | 1.948 | 0 | 1.948 | 2.468 | 0 | 0 |
| | Institutions | 429 | 195 | 490 | 54 | 0 | 0 | 362 | 140 | 423 | 55 | 0 | 0 |
| | Corporates | 222 | 29 | 215 | 163 | 0 | 4 | 214 | 29 | 207 | 147 | 0 | 4 |
| | Corporates - Of Which: Specialised Lending | 143 | 29 | 136 | 53 | 0 | 4 | 134 | 29 | 127 | 45 | 0 | 4 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PORTUGAL | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | U | U | 0 | 0 | 0 | 0 | 0 | U | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | U | U | 0 | 0 | 0 | 0 | 0 | U | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | U | U | 0 | 0 | 0 | 0 | 0 | U | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Or Which: Hori-SME | U | U | 0 | 0 | 0 | 0 | 0 | U | 0 | 0 | 0 | 0 |
| | Securitisation | - 0 | 0 | U | U | 0 | 0 | U | 0 | 0 | U | 0 | |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

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 ¹ | Exposure | Risk expos | sure amount | Value adjustments | Original I | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustment |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 118 | 0 | 140 | 0 | 0 | 14 | 72 | 0 | 96 | 0 | 0 | 2 |
| | Institutions | 1,660 | 0 | 1,662 | 261 | 0 | 92 | 462 | 0 | 465 | 124 | 0 | 93 |
| | Corporates | 111 | 0 | 103 | 125 | 0 | 141 | 106 | 0 | 98 | 122 | 0 | 96 |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 87 | 0 | 80 | 27 | 0 | 127 | 82 | 0 | 74 | 24 | 0 | 86 |
| | Retail | U | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | ň | 0 | 0 | 0 | 0 | , o | ů . | 0 | 0 | 0 |
| BELGIUM | Retail - Secured on real estate property - Of Which: non- | 0 | 0 | ő | 0 | 0 | 0 | 0 | ő | o o | 0 | 0 | 0 |
| DEEGIOTI | Retail - Qualifying Revolving | ō | ō | ō | ō | 0 | ō | ō | ō | ō | 0 | ō | ō |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Securitisation | | | | | | | | | | | | |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

inal exposure, unlike Exposure value, is reported before taking into account any effect due to credit or

| | | | | | | | IRB Ap | proach | | | | | |
|-----------------|---|--|--|--|---|--|---|--|---|---|---|---|---|
| | | | | As of 31 | 12/2014 | | | | | As of 30 | 06/2015 | | |
| | | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expo | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| Other Countries | Central banks and central governments Institutions Corporates Corporates Corporates: Of Which: SNE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SNE Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Other Retail - Of Which: SNE | 0 0 101 101 0 0 0 0 0 0 | 0 0 101 101 0 0 0 0 0 0 | 0 0 98 98 0 0 0 0 | 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 10 10 0 0 0 0 0 | 0 0 101 101 0 0 0 0 0 0 | 0 0 101 101 0 0 0 0 0 | 0 0 99 98 0 0 0 0 0 | 0 0 1 0 0 0 0 0 0 0 0 | 0 | 0 0 19 19 0 0 0 0 0 |
| | Securitisation Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |



Sovereign Exposure

| | (mln EUR) | | | | | | | As of | 31/12/2014 | | | | | | |
|---|------------------|--|--|--|-------------------------------|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|--------------------------|----------------|
| | (IIIII EGIÇ) | GROSS DI | RECT LONG | NET DIRECT PO | OSITIONS (gross of | exposures (long) | net of cash short only where there | DIRE | CT SOVEREIGN EXPO | SURES IN DERIVATI | /ES (1) | INDIRECT SOVE | REIGN EXPOSURES | (3) (on and off | balance sheet) |
| | | gross of p | provisions) 1) | | is a maturit | y matching) (1) | | Derivatives with p | oositive 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 [| Austria | 108 | 87 | 108 | 22 | | | | | | | | | | |
| Total [0 - 3M [[3M - 1Y [| | 108 | 87 | 108 | 22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more | Belgium | 103 20 | 20 | 103 20 258 | 103 | | | | | 30 | -9 | | | | |
| Total | | 258 381 53 | 258 278 | 381 53 | 103 53 | 0 | 0 | 0 | 0 | 30 | -9 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Bulgaria | | | | | | | | | | | | | | |
| Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Cyprus | 53 | 0 | 53 | 53 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [[3M - 1Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y [| Czech Republic | 22 | 0 | 22 | 22 | | _ | | | _ | | _ | | | |
| Total [0 - 3M [| Denmark | 22 | - | 22 | 22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M | Estonia | 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 | Finland | 2 1 4 4 3 19 | 2 1 4 4 3 19 | 2 1 4 4 3 19 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [| France | 18 14 8 24 41 207 2,019 2,332 | 31 18 14 8 24 41 207 1,997 2,310 | 31 18 14 8 24 41 207 2,019 2,332 | 0 | 0 | 0 | 102 102 | 48 48 | 0 | 0 | 0 | 0 | 0 | 0 |



Sovereign Exposure

| | (min EUR) | | | | | | | As of 3 | 31/12/2014 | | | | | | |
|--|------------------|--|--|--|---|---|--|--------------------|--------------------|-------------------|---------------------|------------------|---------------------|-----------------------|----------------|
| | | | RECT LONG | NET DIRECT PO | OSITIONS (gross e ereign debt to oth | exposures (long) i | net of cash short only where there | DIREC | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | 5 (3) (on and off | balance sheet) |
| | | gross of p | 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 | 229 478 677 1,144 626 1,769 12,919 17,842 | 229 478 677 1,144 626 1,769 12,919 17,842 | 229 478 677 1,144 626 1,769 12,919 | 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 | Croatia | 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 | Greece | 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 | Hungary | 150 373 194 76 207 56 1,056 | 7 7 56 63 | 150 373 194 76 207 56 1,056 | 144 373 194 76 207 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 82 82 | 0 |
| Total [0 - 3M [| Ireland | | | | | | | | | | | - | | | |
| Total [0 - 3M [3M - 1Y [14 - 2Y [12 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]]] | Italy | 9 459 37 146 458 749 2.650 10.524 | 0 138 421 635 2.343 5.906 | 0 459 37 146 458 749 2.650 10.524 15,023 | 0 459 37 7 36 233 4,619 5,391 | 0 | 0 | 2.580 2.580 | 442 442 | 0 | 0 | 803 803 | 81 81 | 803 803 | -74 -74 |
| [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more | Latvia | 42 | | 42 | 42 | 0 | 0 | , | | 0 | 0 | | | | |
| Total | Lithuania | 42 85 38 | 0 | 85 38 | 42 64 38 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M | Luxembourg | 123 | 0 | 123 | 102 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



Sovereign Exposure

| | (min EUR) | | | | | | | As of | 31/12/2014 | | | | | | |
|---|------------------|----------------------------|---------------------------------|-------------------------------------|---|---|--|--------------------|--------------------|-------------------|---------------------|------------------|---------------------|------------------------|-----------------------|
| | | GROSS DII | | 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 DERIVATI | /ES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (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 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 [[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 [| Netherlands | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Poland | 208 139 1.271 443 | 0 | 208 139 1.271 443 2,062 | 208 139 1.271 443 | 0 | | | | 0 | 0 | 0 | 0 | | |
| Total [0 - 3M [| Portugal | 82 1,929 2,011 | 77 | 82 1,929 2,011 | 82 1,852 1,934 | | 0 | 0 | 0 | | - | | | 0 | 0 |
| Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Romania | 4 33 102 | 4 33 102 | 4 33 102 | | 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 | Slovakia | 139 | 139 | 139 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Slovenia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M | Spain | 46 211 312 | 152 31 | 46 211 312 | 46 60 281 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | Sweden | 569 2 68 45 42 | 183 2 68 45 42 | 2 68 45 42 | 386 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



Sovereign Exposure

| | (min EUR) | | | | | | | As of | 31/12/2014 | | | | | | |
|---|------------------|--|---|--|-------------------------------------|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|-----------------------|-----------------------|
| | (IIIII EUK) | | RECT LONG | 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 p | provisions) | , | is a maturit | ty matching) (1) | , | Derivatives with p | oositive 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 [| United Kingdom | 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 | Iceland | 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 | 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 | | | | | | | | | | | | | | |
| 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 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Canada | 0 17 152 5 79 148 402 | 0 14 138 5 56 148 361 | 5 79 148 402 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Hong Kong | | | | | | | | | | | | | | |
| Total | Japan | 53 540 17 2,196 | 53 540 956 | 53 540 17 2,196 2,806 | 17 1,240 1,257 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [197] [3M - 197] [11 - 297] [27 - 37 [37 - 57 [57 - 109] [107 - more | u.s. | 2,806 76 2 10 77 103 268 | 1,549 10 52 88 149 | 2,806 76 2 10 77 103 268 | 1,257 76 2 26 15 119 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



Sovereign Exposure

Dexia NV

| | (mln EUR) | | | | | | | As of | 31/12/2014 | | | | | | |
|--|---|---|---------------------------------|---|---|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|-----------------------|-----------------------|
| | (min Edit) | GROSS DI | RECT LONG accounting value | | OSITIONS (gross e ereign debt to oth | | | DIRE | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | gross of p | provisions) (1) | | is a maturit | y matching) 1) | | Derivatives with p | oositive 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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y | China | 26 | 0 | 26 26 | 26 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [10Y - more | Switzerland | | | | | | _ | | | - | | | | | |
| Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Other advanced economies non EEA | 5 10 137 27 64 168 14 | 88 12 54 | 5 10 137 27 64 168 14 | 5 10 49 27 53 114 14 272 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M | Other Central and eastern Europe countries non EEA | 426 | 154 | 426 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [| 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 [[10Y - more Total | Latin America and the Caribbean | 117 | 0 | 117 | 117 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more | Africa | 117 | 0 | 117 | 117 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Others | 11 1 8 | 1 | 11 1 8 | 8 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [10Y - more Total | - | 18 | 1 | 18 | 17 | 0 | 0 | 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 | SITIONS (gross e | exposures (long) | 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) | - 556.0115-01-300 | is a maturit | ty matching) (1) | , mere alere | Derivatives with p | oositive fair value | Derivatives with | negative fair value | Derivatives with | positive fair value | Derivatives wit val | th negative fair lue |
| sidual 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 [LOY - more | Austria | 6 96 | 81 | 6 96 | 6 15 | _ | | | | _ | | | _ | _ | _ |
| Total 0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [3Y - 10Y [0Y - more | Belgium | 20 249 335 | 20 249 269 | 103 67 20 249 | 21 67 | 0 | 0 | 0 | 0 | 30 | -8 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more | Bulgaria | | | 335 | 67 | 0 | 0 | 0 | 0 | 30 | -8 | 0 | 0 | 0 | 0 |
| Total 0 - 3M [14 - 1Y [14 - 2Y [17 - 3Y [17 - 5Y [17 - 10Y [17 - more 17 otal | Cyprus | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|) - 3M [M - 1Y Y - 2Y Y - 3Y Y - 5Y Y - 10Y Y - more | Czech Republic | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Fotal - 3M [4 - 1Y [7 - 2Y [7 - 3Y [7 - 5Y [- 10Y [7 - more | Denmark | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total 1 - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [' - 10Y [Y - more | Estonia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| / - more Total | Finland | 0 1 6 3 19 | 1 6 3 19 | 1 6 3 19 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Fotal - 3M [4 - 1Y [7 - 2Y [7 - 3Y [7 - 5Y [- 10Y [- more Fotal | France | 29 13 15 9 27 40 193 1,946 2,243 | 29 13 15 9 27 40 193 1,944 2,240 | 29 13 15 9 27 40 193 1,946 2,243 | 0 | 0 | 0 | 102 102 | 41 41 | 0 | 0 | 0 | 0 | 0 | 0 |



| | (mln EUR) | | | | | | | As of | 30/06/2015 | | | | | | |
|--|------------------|---|---|---|---|---|--|--------------------|---------------------|-------------------|---------------------|------------------|---------------------|----------------------|-----------------------|
| | | | RECT LONG accounting value | NET DIRECT PO | OSITIONS (gross of ereign debt to other | exposures (long) ner counterpaties | net of cash short only where there | DIREC | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | (3) (on and off | balance sheet) |
| | | gross of | provisions) (1) | | is a maturi | ty matching) (1) | | Derivatives with p | oositive 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 | 332 589 686 903 402 1,586 12,318 16,816 | 332 589 686 903 402 1,586 12,318 16,816 | 332 589 686 903 402 1,586 12,318 16,816 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| 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 [| Hungary | 189 350 123 161 46 62 931 | 62 62 | 189 350 123 161 46 62 931 | 189 350 123 161 46 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [| Ireland | | | | | | | 0 | | - | | | - | | |
| Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y [5Y - 10Y Total | Italy | 14 230 422 758 2.488 10.046 13,959 | 14 194 422 596 2.251 5.555 9,031 | 14 230 422 758 2.488 10.046 13,959 | 36 237 4,492 4,765 | 0 | 0 | 2.375 | 374 | 0 | 0 | 803 | 76 76 | 803 803 | -69 -69 |
| [0 - 3M [| Latvia | | | | | 0 | 0 | 2,375 | 374 | 0 | 0 | | | | |
| Total [0 - 3M [| Lithuania | 83 37 | 0 | 83 37 | 62 37 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total | Luxembourg | 119 | 0 | 119 | 99 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | (min EUR) | | | | | | | As of | 30/06/2015 | | | | | | |
|--|------------------|---|---------------------------------|--|---|---|--|--------------------|--------------------|-------------------|---------------------|------------------|---------------------|------------------------|----------------|
| | | GROSS DIF | 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 | S (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 [| Malta | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Netherlands | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Poland | 150 56 133 1.159 62 382 1,942 | 0 | 150 56 133 1.159 62 382 1,942 | 150 56 133 1.159 62 382 1,942 | 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 | Portugal | 79 1,869 | 71 | 79 1,869 1,948 | 79 1,797 1,877 | 0 | | | | 0 | 0 | 0 | 0 | 0 | - |
| Total [0 - 3M [| Romania | 2 27 3 90 | 27 27 3 90 | 2 27 3 90 | | | 0 | 0 | 0 | | | | | | 0 |
| Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y [10Y-more Total | Slovakia | 121 | 121 | 121 | 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 | Spain | 95 195 293 535 | 140 30 171 | 9 47 195 293 535 | 9 47 55 262 365 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | Sweden | 5 60 70 18 | 5 60 70 18 | 5 60 70 18 | 365 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | | 154 | 154 | 154 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | (mln EUR) | | | | | | | As of | 30/06/2015 | | | | | | |
|--|------------------|---|-----------------------------------|---|-------------------------------|---|--|--------------------|--------------------|-------------------|---------------------|------------------|---------------------|------------------------|----------------|
| | | GROSS DIF | RECT LONG | | | | net of cash short only where there | DIREC | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1) | INDIRECT SOVE | REIGN EXPOSURES | 5 (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 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 | 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 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Liechtenstein | 0 | | | 0 | | | | | | 0 | | | | |
| [0 - 3M [| Norway | | 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 | Australia | 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 | Canada | 77 82 5 84 157 405 | 77 67 5 60 157 366 | 77 82 5 84 157 405 | 24 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [| Hong Kong | | | | 24 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M | Japan | 308 205 21 2,337 | 0 308 205 1,005 1,518 | 308 205 21 2,337 | 21 1,332 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | U.S. | 2,870 143 3 10 84 109 348 | 1,518 10 55 94 160 | 2,870 143 3 10 84 109 348 | 1,353 143 3 28 15 | 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 | | | | DIRE | CT SOVEREIGN EXPO | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) | | |
| | | gross of p | rovisions) | 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 | 27 | 0 | 27 | 27 | 0 | | | | 0 | 0 | | 0 | | |
| Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total | Switzerland | 27 | 0 | 27 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Other advanced economies non EEA | 7 2 164 55 24 123 11 | 94 13 59 | 7 7 2 164 55 24 123 111 386 | 7 2 70 42 24 65 11 | | | | | | | | | | |
| Total [0 - 3M [| Other Central and eastern Europe countries non EEA | 386 | 166 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [| 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] [10Y-more Total | Latin America and the Caribbean | 127 | 0 | 127 | 127 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Africa | 127 | 0 | 117 | 127 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M | Others | 11 1 7 | 1 | 11 1 7 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [10Y - more Total | | 19 | 1 | 19 | 17 | 0 | 0 | 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 | | | | pairment, accumulated alue due to credit risk and Collaterals and | | | Gross carrying amount | | | Accumulated impair changes in fair value provisions ⁴ | ment, accumulated e due to credit risk and | | | | |
| | | Of which performing but past due >30 days and <=90 days | Of which non-performing ¹ | | On performing | On non-performing | 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, %6) | | | | Of which: defaulted | exposures ² | exposures ³ | | | days and <=90 days | | Of which: defaulted | exposures ² | exposures ³ | | | |
| Debt securities (including at amortised cost and fair value) | 84,336 | 0 | 433 | 433 | 218 | 141 | 0 | 81,567 | 0 | 648 | 648 | 169 | 239 | 0 | | |
| Central banks | 81 | 0 | 0 | 0 | 0 | 0 | 0 | 85 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| General governments | 40,266 | 0 | 38 | 38 | 41 | 13 | 0 | 39,336 | 0 | 42 | 42 | 42 | 14 | 0 | | |
| Credit institutions | 10,929 | 0 | 73 | 73 | 10 | 43 | 0 | 9,581 | 0 | 58 | 58 | 8 | 36 | 0 | | |
| Other financial corporations | 12,688 | 0 | 89 | 89 | 94 | 11 | 0 | 12,154 | 0 | 302 | 302 | 58 | 109 | 0 | | |
| Non-financial corporations | 20,372 | 0 | 233 | 233 | 73 | 73 | 0 | 20,412 | 0 | 247 | 247 | 60 | 79 | 0 | | |
| Loans and advances(including at amortised cost and fair value) | 86,454 | 158 | 1,589 | 1,021 | 285 | 211 | 188 | 92,151 | 101 | 2,175 | 1,605 | 219 | 389 | 197 | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8,269 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| General governments | 28,149 | 0 | 261 | 253 | 36 | 18 | 0 | 26,344 | 10 | 217 | 198 | 33 | 18 | 0 | | |
| Credit institutions | 4,685 | 0 | 0 | 0 | 4 | 0 | 0 | 5,313 | 0 | 0 | 0 | 6 | 0 | 0 | | |
| Other financial corporations | 250 | 0 | 18 | 18 | 21 | 0 | 0 | 257 | 0 | 250 | 250 | 0 | 128 | 0 | | |
| Non-financial corporations | 52,282 | 158 | 1,307 | 747 | 224 | 191 | 188 | 50,900 | 91 | 1,705 | 1,154 | 181 | 240 | 196 | | |
| Households | 1,087 | 0 | 3 | 3 | 0 | 3 | 0 | 1,066 | 0 | 3 | 3 | 0 | 2 | 0 | | |
| DEBT INSTRUMENTS other than HFT | 170,790 | 158 | 2,022 | 1,454 | 503 | 352 | 188 | 173,717 | 101 | 2,823 | 2,253 | 388 | 628 | 197 | | |
| OFF-BALANCE SHEET EXPOSURES | 97,786 | | 128 | 0 | 1 | 6 | 0 | 88,958 | | 106 | 0 | 1 | 6 | 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

² 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)

³ 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 asures | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial | | | | |
| (min EUR, %) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | exposures with forbearance measures | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | guarantees received on exposures with forbearance measures | | | | |
| Debt securities (including at amortised cost and fair value) | 15 | 15 | 9 | 9 | 0 | 16 | 16 | 11 | 10 | 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 | 15 | 15 | 9 | 9 | 0 | 16 | 16 | 11 | 10 | 0 | | | | |
| Loans and advances (including at amortised cost and fair value) | 1,126 | 283 | 130 | 114 | 325 | 1,047 | 331 | 125 | 106 | 204 | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| General governments | 276 | 0 | 0 | 0 | 5 | 62 | 0 | 0 | 0 | 0 | | | | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 29 | 29 | 29 | 29 | 0 | | | | |
| Non-financial corporations | 850 | 283 | 129 | 114 | 320 | 955 | 302 | 95 | 77 | 204 | | | | |
| Households | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| DEBT INSTRUMENTS other than HFT | 1,141 | 297 | 139 | 123 | 325 | 1,063 | 347 | 136 | 116 | 204 | | | | |
| Loan commitments given | 4 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | | | | |

¹ 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 | 8,829 | 8,173 | LRCom {20} | |
| В | Total leverage ratio exposures | 201,975 | 194,718 | LRCom {21} | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| С | Leverage ratio | 4.37% | 4.20% | A/B | |



Information on collaterals: Mortgage loans

| | As of 31/12 | 2/2014 | As of 30/06/2015 | | | | | |
|--|---|--|--|---|--|--|--|--|
| | Mortgage l [Loans collateralized by in | | Mortgage loans [Loans collateralized by immovable property] | | | | | |
| (mln EUR, %) | Carrying amount | Maximum amount of the collateral that can be considered ¹ | Carrying amount | Maximum amount of the collateral that can be considered 1 | | | | |
| Loans and advances | 5,383 | 5,355 | 5,413 | 5,089 | | | | |
| of which: Other financial corporations | 0 | 0 | 0 | 0 | | | | |
| of which: Non-financial corporations | <i>5,285</i> | 5,257 | 5,413 | 5,089 | | | | |
| of which: Households | 0 | 0 | 0 | 0 | | | | |

¹This 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.