

Bank Name	WGZ BANK AG Westdeutsche Genossenschafts-Zentralbank
LEI Code	EFHQAFG69S4HKHLIZA14
Country Code	DE

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	3,398	3,436	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,137	3,112	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,311	1,311	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	2,430	2,453	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	9	11	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	-22	-16	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 (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	73	143	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-39	-40	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	-2	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) (iii) and 153(8) of CRR and Articles 36(1) point k) (vi) and 153(8) 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 	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	-1,021	-1,015	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	-259	-280	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	657	546	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	657	546	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	0	0	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,137	3,112	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	261	323	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	655	614	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-394	-291	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	23,019	23,737	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	13.63%	13.11%	CA3 {1}	-
Tier 1 Capital ratio	13.63%	13.11%	CA3 {3}	
Total Capital ratio	14.76%	14.47%	CA3 {5}	-



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	19,650	20,116
Risk exposure amount for securitisation and re-securitisations in the banking book	1,933	1,815
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	17,717	18,300
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,620	1,889
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	383	365
Risk exposure amount for operational risk	1,367	1,366
Other risk exposure amounts	0	0
Total Risk Exposure Amount	23,019	23,737

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



(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	2,144	1,024
Of which debt securities income	427	197
Of which loans and advances income	1,712	826
Interest expenses	1,707	809
(Of which deposits expenses)	643	523
(Of which debt securities issued expenses)	861	184
(Expenses on share capital repayable on demand)	0	0
Dividend income	81	78
Net Fee and commission income	69	27
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	-47	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	122	34
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	89	65
Gains or (-) losses from hedge accounting, net	-25	6
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-31	1
TOTAL OPERATING INCOME, NET	696	424
(Administrative expenses)	286	188
(Depreciation)	10	5
(Provisions or (-) reversal of provisions)	18	-10
(Commitments and guarantees given)	0	-9
(Other provisions)	18	-1
Of which pending legal issues and tax litigation ¹	-3	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	26	1
(Loans and receivables)	6	-8
(Held to maturity investments, AFS assets and financial assets measured at cost)	20	9
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	66	6
(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	19	20
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	308	253
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	234	173
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	234	173
Of which attributable to owners of the parent	229	168

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



2015 EU-wide Transparency Exercise Market Risk

	9	SA .					M										IM							
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	/06/2015							
	EXPOSURE E AMOUNT .	L RISK TOTAL RISK	URE EXPOSURE	RISK TOTAL RISK	VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (Me item)	emorandum	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		RICE RISKS (
(min EUR)		EXPOSURE EXP AMOUNT AM		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	
aded Debt Instruments	1,256	1,183	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0						i e		
Of which: Specific risk	1,256	1,183	0	0	0	0							0	0	0	0						i e		
quities	0	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
oreign exchange risk ommodities risk	14	1	0	0	0	0							0	0	0	0								
otal	1.271	1.184	15	0	13	3	_				_	349	4-	20	12	0		_		•		705		

EBA BANKING AUTHORITY

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

AUTHORITY	Credit Risk - Standardised Approach								
	WGZ BANK AG Westdeutsche Genossenschafts-Zentralbank				Standardise	d Approach			
		,	As of 31/12/2	014		1	s of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	3.833	4.052	0		2.887	2.893	0	
	Regional governments or local authorities	19,615	19,635	59		18,737	18,862	0	
	Public sector entities	1,125	1,404	19		2,088	2,355	19	
	Multilateral Development Banks	536	536	0		435	435	0	
	International Organisations	52	52	0		44	44	0	
	Institutions	21,097	19,816	80		19,326	17,875	27	
	Corporates	1,183	1,037	1,031		1,294	1,148	1,143	
	of which: SME	15	11	11		19	13	13	
	Retail	7	6	4		4	3	2	
	of which: SME	4	3	2		3	2	1	
Consolidated data	Secured by mortgages on immovable property	390	390	248		393	393	253	
	of which: SME	50	50	18		44	44	17	
	Exposures in default	33	14	16	19	30	10	14	20
	Items associated with particularly high risk	599	599	898		611	608	912	
	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	567	567	1,417		581	581	1,452	
I	Securitisation	743	743	1,933		688	688	1,815	
I	Other exposures	0	0	0		0	0	0	
	Standardised Total	49,779	48,850	5,706	19	47,119	45,895	5,638	23

(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	644	859	0		537	537	0	
	Regional governments or local authorities	18,400	18,420	0		17,866	17,990	0	
	Public sector entities	957	1,237	19		2,088	2,355	19	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21,092	19,812	78		19,305	17,854	22	
	Corporates	905	788	787		899	790	790	
	of which: SME	15	11	11		19	13	13	
	Retail	7	6	4		4	3	2	
	of which: SME	4	3	2		3	2	1	
GERMANY	Secured by mortgages on immovable property	386	386	246		389	389	251	
	of which: SME	49	49	18		44	44	17	
	Exposures in default	33	14	16	0	25	6	6	16
	Items associated with particularly high risk	599	599	898		611	608	911	
	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	447	447	1,117		457	457	1,143	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				20

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

					Standardise	ed Approach			
		A	s of 31/12/2	2014		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	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		18	18	4	
	Corporates	9	9	9		11	11	11	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0		0	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	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	ů .	0	0		0	0	1 0	
	Claims on institutions and corporates with a ST credit assessment	ı o	0	0		ő	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	o o	ő	ő		o o	l ő	l ő	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total*

(1) diginal 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	d Approach			
			s of 31/12/2	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 an provisions ²
	Central governments or central banks	1,242	1,242	0		789	789	0	
	Regional governments or local authorities	234	234	47		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	12	12	12		12	12	12	
	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	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² Exposure value, is reported before taking into account any effect due to credit conversion factors or cre				0				0

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

					Standardise	ed Approach			
		ı	As of 31/12/2	014		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	79	79	0		73	73	0	
	Regional governments or local authorities	69	69	9		21	21	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	33	33	33		31	31	31	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	U	0	0		U	0		
FRANCE	or which: SME Secured by mortgages on immovable property	U	0	0		0	0		
FRANCE	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	Ů	0	0	ň	
	Covered honds	o o	0	0		ı o	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	ō	ō		ō	ō	ō	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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	d 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	57	57	0		56	56	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	40	27	27		49	36	36	
	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	
NETHERLANDS	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure while, is reported the fore't 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

.,	a provisions per country of counterparty does not include securistisation exposures								
					Standardise	d Approach			
		ı	As of 31/12/2	014		ı	As of 30/06/2	015	
		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	232	232	0		154	154	0	
	Regional governments or local authorities	812	812	0		768	768	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	10	10	10		10	10	10	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CDATN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property of which: SME	U	0	0		U	0	0	
	or which: SME Exposures in default	U	0	,	0	U	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	U
	Covered bonds	ŏ	0	l ő		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	ı ,		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	l ō		0	ō	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total*

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

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

					Standardise	ed Approach			
		A	s of 31/12/2	014		,	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	40	40	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	167	167	0		0	0	0	
	Multilateral Development Banks	536	536	0		20	20	0	
	International Organisations	46	46	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	14	13	13		44	28	28	
	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	
LUXEMBOURG	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
I	Items associated with particularly high risk	0	0	0		0	0	0	
	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	0	
	Equity	120	120	300		123	123	309	
I	Securitisation								
	Other exposures	0	0	0		0	0	0	
	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		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	763	763	0		679	679	0	
	Regional governments or local authorities	36	36	0		34	34	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	18	9	9		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	U	0	0		0	0	0	
AUSTRIA	or which: SME Secured by mortgages on immovable property	U	0			0	0	0	
AUSTRIA	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	o o	0	0		ő	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	ő	ő		Ö	ő	o o	
	Equity	0	0	0		0	ō	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Schnoticised 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 Securistication exposures

(2) Total value adjustments and pr	ovisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
		ı	As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		1	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0 15	0	0	
	Multilateral Development Banks International Organisations	U	0	0		15	15	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	U E1	51	46		111	111	105	
	of which: SME	31	0	10		111	111	103	
	Retail	ŭ	0	ı ,		0	0	ı ŏ	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
OINTED STATES	of which: SME	0	ō	ō		0	ō	ō	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

(2) Total value adjustments and	provisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed 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	26	26	0		26	26	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	23	23	23		23	23	23	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CWEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property of which: SME	0	0	0		U	0		
	or which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	ň	0	0		0	0	,	_
	Covered bonds	ň	0	0		0	0	ı ö	
	Claims on institutions and corporates with a ST credit assessment	Ĭ	l ,	0		0		ľ	
	Collective investments undertakings (CIU)	Ĭ	ő	ŏ		o o	l ő	l ŏ	
	Equity	l ō	l o	ō		0	ō	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total²

(J) Original exposure, unlike Exposure velocite, is exported before taking into account any effect due to credit conversion factors or credit risk militigation techniques (e.g. substitution effects).

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

EBA STREET 2015 EU-wide Transparency Exercise Credit Risk - IRB Approach

	Credit Risk - IRB Approach												
	WGZ BANK AG Westdeutsche Genossenschafts-Zentralbank						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	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	884	0	953	115	1	1	773	0	862	242	0	2
	Institutions	10.056	0	9.848	2.831	0	23	7.247	6	6.973	2.440	0	16
	Corporates	24.257	292	22.546	10.328	0	192	25.657	241	23.842	11.065	0	178
	Corporates - Of Which: Specialised Lending	2,624	69	2,489	1,809	0	39	2,691	52	2,522	1,824	0	37
	Corporates - Of Which: SME	5,501	61	5,298	1,404	0	31	5,838	53	5,615	1,564	0	36
	Retail	9,079	37	8,937	589	2	7	9,558	41	9,407	649	3	8
	Retail - Secured on real estate property	8,998	36	8,856	578	2	7	9,424	40	9,274	630	3	7
6 511 111	Retail - Secured on real estate property - Of Which: SME		4	1.275	30	0	0	1.254	4	1.237	30	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-	7,685	33	7,581	548	2	6	8,170	37	8,037	600	2	7
	Retail - Qualifying Revolving	0 81	0	0	0	0	0	0	0	0	19	0	0
	Retail - Other Retail	81	1	81	11	0	0	134	1	133	19	0	1
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	80	0	79	11	0	0	132	0	132	19	0	0
	Retail - Other Retail - Of Willot: Holl-SME Equity	80	1	79	11	0	- 0	132	1	132	19	0	1
	Securitisation	4	- 0	4	8	0	0	4	- 0	4	8	0	_
	Other non credit-obligation assets	- 0		- 0	72		0	U		0	70		
	IRB Total				/3						/3		
	IRB Total thed before taking into account any effect due to credit conversion factors or credit risk militiati				13,945						14,478		

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	444	0	513	27	1	0	50	0	140	8	0	0
	Institutions	3,013	0	2,886	810	0	7	2,386	0	2,158	694	0	5
	Corporates	20.064	291	18.590	8.710	0	178	20.960	241	19.353	9.256	0	166
	Corporates - Of Which: Specialised Lending	2.328	69	2.353	1.623	0	37	2.398	52	2.393	1.641	0	35
	Corporates - Of Which: SME	5.407	61	5.204	1.377	0	31	5.741	53	5.518	1.533	0	36
	Retail	9.001	36	8.859	581	2	,	9.476	40	9.327	641	3	8
	Retail - Secured on real estate property	8,923	36	8,782	570		6	9,345	40	9,196	622	3	7
CERTAIN!	Retail - Secured on real estate property - Of Which: SME	1,306	4	1,268	30	0	0	1,247	4	1,230	29	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	7,617	32	7,514	541	2	6	8,098	36	7,966	593	2	7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	78	1	78	11	0	0	131	1	131	18	0	1
	Retail - Other Retail - Of Which: SME	2 76	0	2 76	0	0	0	2	0	2	18	0	0
	Retail - Other Retail - Of Which: non-SME	76	1	/6	10	0	0	130	1	129	18	0	1
	Equity Securitisation	1	U	1	1	0	- 0	0	0	U		0	0
	Other non credit-obligation assets										1		
	IRB Total												

							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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,456 469	0	2,455 428	514	0	4	1,227	0	1,226	406	0	3
	Corporates Corporates - Of Which: Specialised Lending	469	0	428 34	145 25	0	1	456 40	0	433 17	151 21	0	1
	Corporates - Of Which: SPECialised centuing Corporates - Of Which: SME	41	0	34	25	0	0	40	0	17	21	0	0
	Retail	13	0	13	0	0	0	14	0	14	0	0	0
	Retail - Secured on real estate property	13	0	13	2	0	0	14	0	14	2	0	
	Retail - Secured on real estate property - Of Which: SME	13	ı ö	13	0	0	0	3	0	3	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	10	0	10	1	0	0	11	o o	11	1	0	ň
ONLIED KINGDOM	Retail - Qualifying Revolving	0	0	0	n	0	0	0	o o	0	n	0	o o
	Retail - Other Retail	0	0	ő	0	0	0	0	0	o o	0	0	ı ö
	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	ō	ō	0	0	ō	0	ō	0	0	0	ō
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	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	0	0	0	0	0	0	230	0	230	128	0	1
	Institutions	81	0	86	70	0	1	58	0	57	48	0	0
	Corporates	103	0	97	56	0	0	105	0	105	60	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	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-	2	0	2	0	0	0	2	0	2	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												
nal exposure, unlike Exposure value,	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Value ¹					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
FRANCE	Central banks and certral governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Outlifying Revolving Retail - Outlifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Securitisation	20 805 642 0 0 4 4 0 4 0 0 0 0	0 0 0 0 0 0 0 0 0	20 798 642 0 0 4 3 0 3 0 0 0 0	2 168 252 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	153 555 639 0 0 4 3 0 3 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	153 554 639 0 0 0 4 3 0 3 0 0 0 0	20 162 238 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 1 2 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	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	82	0	82	5	0	0	93	0	93	6	0	0
	Institutions	339	0	345	82	0	1	311	0	317	84	0	1
	Corporates	982	0	827	467	0	4	1.159	0	995	544	0	4
	Corporates - Of Which: Specialised Lending	208	0	77	133	0	1	211	0	82	136	0	1
	Corporates - Of Which: SME	23	0	23	8	0	0	22	0	22	8	0	0
	Retail	5	0	5	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property	5	0	5	1	0	0	6	0	6	1	0	0
NETHERI ANDO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	5	0	5	1	0	0	6	0	6	1	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	U	0	0	0	0	U	U	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	0	0	0
	Equity	0	0		0	0	0	0	0	0	0	0	0
	Securitisation	- 0	U 0	0	0	0	U	U	U	0	0	U	-
	Other non credit-obligation assets												
	IRB Total												

LIKS 10tal

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

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure 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	1	0	1	0	0	0	0	0	0	0	0	0
	Institutions	291	0	291	88	0	1	65	0	65	38	0	0
	Corporates	61	0	61	47	0	0	54	0	54	37	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	3	0	3	1	0	0	3	0	3	1	0	0
		0	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
SPAIN	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Or Which: Hori-	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	ň	0	0	0	0	ı ŏ	ň	0	0	0
	Equity	o o	o o	ŏ	ő	0	ő	o o	ŏ	ő	ů .	0	o o
	Securitisation Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation 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	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)	Of which: defaulted 59 0 59				Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments		0		3	0	0	0	0	0	0	0	0
	Institutions	86	0	86	30	0	0	102	0	102	42	0	0
	Corporates	192	0	175	70	0	1	239	0	237	95	0	1
	Corporates - Of Which: Specialised Lending	22	0	12	14	0	0	17	0	17	12	0	0
	Corporates - Of Which: SME Retail	39	0	39	11	0	0	50	0	50	15	0	0
		0	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	U	0	0	0	0	U	U	0	0	Ü	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	U	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	ů
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	ő	0	0	o o	0	0	ő
	Retail - Other Retail - Of Which: non-SME	0	ő	ı ö	ő	ő	ő	o	l ő	ő	ı ö	0	ı ö
	Equity	0	0	ō	0	0	ō	0	ō	0	0	ō	ō
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	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
AUSTRIA	Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SHE Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non- SME Saulty Securitisation	48 159 103 0 6 2 2 0 2 0 0 0 0	0 0 0 0 0 0 0 0 0	48 159 102 0 6 2 2 0 0 2 0 0 0 0	3 57 54 0 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 57 160 0 6 2 2 0 0 0 0 0 0	0 6 0 0 0 0 0 0 0	15 57 159 0 6 2 2 0 0 0 0 0 0	1 18 86 0 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 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	Risk expos	sure amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk expos	ure 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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	254	0	252	29	0	0	161	0	158	55	0	0
	Corporates	574	0	574	122	0	1	801	0	801	179	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	4	0	4	U	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4	0	*	0	0	0	4	0	4	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	4	0	,	0	0	0	4	,	4	0	0	0
UNITED STATES	Retail - Qualifying Revolving	0	0	7	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	o o	o o	0	0	0	ı ŏ	ň	0	0	ň
	Retail - Other Retail - Of Which: SME	0	0	ő	0	0	0	0	ő	o o	0	0	o o
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Equity	4	0	4	7	0	0	4	0	4	8	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31	12/2014					As of 30,	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	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
SWEDEN	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: non- Retail - Osaffying Revolving Retail - Osaffying Revolving Retail - Other Retail - Of Which: SPE	0 393 193 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 393 192 0 0 0 0 0	0 69 66 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0 0 0 0 0 0	0 361 200 0 0 1 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 361 200 0 0 1 1 1 0 0	0 66 73 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0 0
	Equity Securitisation Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	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)



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DI	RECT LONG	NET DIRECT PO	OSITIONS (gross of	exposures (long) : ner counterpaties	net of cash short	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions)		is a maturi	ty 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 [Austria	0 0 0 0 0 43 789 831	0 0 0 0 0	0 0 0 0 0 43 789 831	0 0 0 0 0	0 0 0 0 0 33 763	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 12 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Belgium	26 0 0 0 0 0 43 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 0 0 0 0 0 43 51	0 0 0 0 0 0	0 0 0 0 0 0 0 17 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 16 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Bulgaria	9 0 0 0 0	0 0 0 0 0 0	9 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	9 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	0	0	0	0	0	0	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Estonia		0			0	0	0	0				0		0
Total [0 - 3M [Finland	0 0 0 0 0 0 57 0	0 0 0 0 0 0	0 0 0 0 0 0 57	0 0 0 0 0 0	0 0 0 0 0 0 57 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [13M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	0 0 7 11 7 43 95	0 0 0 0 0 0	57 0 0 7 11 7 43 95	0 0 0 0 0 0	57 0 0 7 11 0 6 79	0 0 0 0 0 0 0 0 15	0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 16 0 5 0 0 0	0 0 0 0 0	0 0 -5 0 0 0	0 0 0 0 0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(Mili EUR)	GROSS DI	RECT LONG	NET DIRECT PO	SITIONS (gross (exposures (long)	net of cash short		CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	accounting value provisions) (1)	positions of sov	is a maturi	ner counterpaties ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	n 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	448 930 1,361 1,052 2,081 4,642 7,197	145 294 347 128 133 549 3,802 5,399	448 930 1,361 1,052 2,081 4,642 7,197 17,712	0 0 0 0 0 0	192 176 778 711 1,336 3,579 3,900 10,672	6 32 202 123 356 391 24 1,134	0 557 678 309 1,305 1,210 61	0 12 22 14 78 69 16	0 0 0 0 0 0 0 35	0 0 0 0 0 0 -11	82 0 164 62 0 0 0	0 0 1 0 0 0	0 0 -62 0 0 0	0 0 0 0 0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Croatia	37 0 0 0 0 0 0	0 0 0 0 0 0	37 0 0 0 0 0 0 0	0 0 0 0 0 0	11 0 0 0 0 0 0 0	27 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	15 0 0 0 0 0	0 0 0 0 0	-15 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
TO - 3M	Hungary	7 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	7 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 15 0 0 0	0 0 0 0 0 0	0 0 -15 0 0 0	0 0 0 0 0 0
[0 - 3M [Ireland	0 0 0 0 0 0 26 135	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 26 135	0 0 0 0 0 0	0 0 0 0 0 0 0 135	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Italy	0 0 6 22 97 153 1.198	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6 22 97 153 1.198	0 0 0 0 0 0 0 0 97	0 0 6 22 77 132 1.101 1,338	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [Latvia	0 0 0 3 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,476 0 0 0 3 1 1 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 3 1 1 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0
Total	Lithuania	4 18 0 0 0 0 1	0 0 0 0 0	18 0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0	18 0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total	Luxembourg	0 0 0 0 0 0 0 9 9	0 0 0 0 0 0	0 0 0 0 0 0 0 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 9 9	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			orovisions) [1]			ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Maita	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	0 0 0 0 0 0 113 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 113 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 113 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 21 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	0 4 0 2 11 128 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 2 11 128 0	0 0 0 0 0 0 85 0	0 0 0 0 5 43 0	0 4 0 2 6 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	10 0 0 0 0 0 0	0 0 0 0 0 0	-10 0 0 0 0 0 0 0	0 0 0 0 0 0
10 - 3M 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Portugal	0 0 0 0 0 61 112 250 423	0 0 0 0 0 0	0 0 0 0 61 112 250 423	0 0 0 0 0 0 0 60 174 233	0 0 0 0 0 15 53 76	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 8 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-10 0 -8 0 0 0 0	0 0 0 0 0 0
10 - 3M 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Romania	3 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	3 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia	0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1 1	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Slovenia	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
Total	Spain	0 156 222 17 153 238 257	0 0 0 0 0	0 156 222 17 153 238 257	0 0 0 0 0 17 0 108	0 120 222 2 61 123 77	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 8 0 0 0	0 0 0 0 0	0 -8 0 0 0	0 0 0 0 0 0
Total [0 - 3M [3M - 1Y [1Y - 2Y [Sweden	1,044 0 0 26 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,044 0 0 26 4 0	0 0 0 0 0 0	606 0 0 26 0 0	0 0 0 4 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	8 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-8 0 0 0 0 0	0 0 0 0 0

Sovereign Exposure

	(min EUR)							As of 3	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) i	net of cash short	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions) (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 [United Kingdom	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 -5 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	Iceland		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	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Norway	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total [0 - 3M [Australia	0	0	0	0	0	Ö	0	Ö	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [14 - 2Y [12 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]]]	Canada	0 0 0 0 0 6 0 27	0 0 0 0 0 0	0 0 0 0 0 6 0 27	0 0 0 0 0 0	0 0 0 0 0 0 0 27	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more	Hong Kong		0		0			0		0	0	0		ő	0
Total	Japan	0		0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y 1M - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	u.s.	0	0	0	0	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

	(mln EUR)							As of	31/12/2014						
		GROSS DIF	RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 8 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Total	Other Central and eastern Europe countries non EEA	25 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 0 0 0 0 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
To - 3M	Middle East	23	0	23	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	7 2 0 3 0 11 13 36	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 2 0 3 0 11 13 36	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 11 0	7 2 0 3 0 0 0 13	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	8 0 16 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa	0	0	0	0	0	0	0	0	0	0	25	0	0	0
Total Tota	Others	0 0 1 0 0 0	0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0

Notes and 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 DII EXPOSURES (a	RECT LONG		OSITIONS (gross e ereign debt to oth			DIRE	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	positive 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 [Austria	30 0 0 0 10 673 713	0 0 0 0 0 0	30 0 0 0 0 10 673 713	0 0 0 0 0 0	30 0 0 0 0 0 648 678	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 13 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Belgium	0 0 0 0 0 117 50	0 0 0 0 0	0 0 0 0 0 117 50	0 0 0 0 0 0	0 0 0 0 0 92 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 18 0 0 3 0	0 0 0 0 0 0	0 0 0 0 -3 0	0 0 0 0 0 0
[0 - 3M [Bulgaria	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	Cyprus	0	0	0	0	0	0	0	0	0	0		0	0	0
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「 [2Y - 3Y [[3Y - 5Y [[5Y - 10Y []10Y - more	Denmark		-	_											
Total	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Finland	0 0 0 0 0 0 11	0 0 0 0 0	0 0 0 0 0 0 11 0	0 0 0 0 0 0	0 0 0 0 0 0 11	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Total [0 - 3M [France	11 0 0 7 11 28 128 128 262	0 0 0 0 0	11 0 0 7 11 28 128 88 262	0 0 0 0 0	11 0 0 7 11 0 113 73 205	0 0 0 0 0 0 0 0 15	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 5 0 0 0	0 0 0 0 0	0 0 -5 0 0	0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG	NET DIRECT PO	SITIONS (gross e	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Germany	1.375 1.378 1,127 1,104 2,133 4,888 6,764 18,769	1.069 663 271 354 517 1,187 3,975 8,034	1.375 1.378 1,127 1,104 2,133 4,888 6,764 18,769	0 0 0 0 0 0	214 539 652 675 1,146 3,318 3,272 9,816	0 30 44 28 91 429 109	257 655 623 461 1,003 1,060 60 4,118	58 13 19 16 54 47 13	0 0 0 0 0 0 0 135 135	0 0 0 0 0 0 -22	0 45 147 54 0 0 246	0 0 0 0 0 0 0	0 0 -13 -54 0 0 0	0 0 0 0 0
[0 - 3M [Croatia	0 0 0 3 0 0	0 0 0 0 0	0 0 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 -2 0 0	0 0 0 0 0	0 0 0 2 0 0	0 0 0 0 0
[0 - 3M[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	0 0 1 1 1 2 0	0 0 0 0 0	0 0 1 1 2 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 1 2 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 15 0 0 0 0 0	0 0 0 0 0 0	0 -15 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Ireland	0 0 0 0 25 128	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 25 128	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 128	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
Total [0 - 3M [3M - 1Y [14 - 2Y [12 - 2Y [12 - 2Y [13 - 2Y [15 - 2Y [15 - 2Y]]]]]]]]] [10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	Italy	153 0 2 2 0 22 154 839 1,019	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	153 0 2 2 2 0 22 154 839 1,019	0 0 0 0 0 0 0 0 68	128 0 2 2 0 1 133 772 911	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Otal 0 - 3M 3M - 1Y 1 Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Latvia	0 0 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	1		1	Ţ.		1							Ţ	, and the second
Total [0 - 3M	Luxembourg	0		0	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



	(mln EUR)							As of	30/06/2015						
			RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)	,000	is a maturit	ty matching)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at 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 56 93 148	0 0 0 0 0	0 0 0 0 0 56 93 148	0 0 0 0 0	0 0 0 0 0 56 93	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Poland	46 29 0 0 110 0 186	0 0 0 0 0	46 29 0 0 110 0 186	0 0 0 0 82 0 0	0 0 0 0 29 0 0	46 29 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
0 - 3M	Portugal	0 0 0 0 62 0 244 306	0 0 0 0 0 0	0 0 0 0 62 0 244 306	0 0 0 0 0 0 0 170	0 0 0 0 17 0 74 91	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 9 0 0 0	0 0 0 0 0 0	0 -9 0 0 0	0 0 0 0 0 0
Total Tota	Romania	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia	0 0 0 0 0 0 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [1 1Y - 2Y [1 2Y - 3Y [1 3Y - 5Y [1 5Y - 10Y [1 10Y - more	Slovenia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Spain	118 56 169 51 147 186 194	0 0 0 0 0 0	118 56 169 51 147 186 194 922	0 0 0 16 0 0 50	92 56 169 9 64 90 72	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 -1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more] Total	Sweden	922 0 26 0 0 0 0	0 0 0 0 0 0	922 0 26 0 0 0 0 0	0 0 0 0 0 0	552 0 26 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	-1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0



	(min EUR)							As of	30/06/2015						
		GROSS DI		NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions)		is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives 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 [United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Iceland	0	0	0	0		0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [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 0 0 0 0 6 1 26	0 0 0 0 0 0	0 0 0 0 0 6 1 26	0 0 0 0 0	0 0 0 0 0 0 0 26 26	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Hong Kong				0		1	Õ	Ö	Ö	Ö	ő	Ö		0
Total [0 - 3M [Japan	0		0	0		0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0	0	0	0	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 provisions) (1)		is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
Residual Maturity		/ 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
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 9 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
Total	Other Central and eastern Europe countries non EEA	1 0 11 12 0 0 0 0	0 0 0 0 0 0	1 0 11 12 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 0 11 12 0 0 0 0 24	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	9 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [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	0 0 0 0 0 0 19 27	0 0 0 0 0	0 0 0 0 0 0 19 27	0 0 0 0 0	0 0 0 0 0 0 11 0	0 0 0 0 0 0 8 27 35	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 18 0 9 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Africa	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0 1 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 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				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions Collaterals and		Callabaraharad		Gross carrying amount			Accumulated impair changes in fair value provisions ⁴	ment, accumulated e due to credit risk and	Collaterals and	
		Of which performing but past due >30 days and <=90 days	n-performing ¹ On performing exposures ²		On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures ²	On non-performing	financial guarantees received on non- performing exposures		
				Of which: defaulted	exposures-	exposures			days and <=90 days		Of which: defaulted	exposures ²	exposures ³		
(mln EUR, %) Debt securities (including at amortised cost and fair value)	20,273	0	16	16	112	20	0	19,138	0	25	25	154	19	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	10,705	0	0	0	144	0	0	9,746	0	0	0	172	0	0	
Credit institutions	6,215	0	0	0	-18	0	0	5,624	0	10	10	-24	4	0	
Other financial corporations	1,442	0	16	16	-4	20	0	1,423	0	15	15	-1	16	0	
Non-financial corporations	1,911	0	0	0	-9	0	0	2,345	0	0	0	5	0	0	
Loans and advances(including at amortised cost and fair value)	58,048	1	314	313	51	158	152	65,387	11	293	271	38	138	129	
Central banks	1	0	0	0	0	0	0	2	0	0	0	0	0	0	
General governments	10,812	0	0	0	4	0	0	10,784	0	0	0	-2	0	0	
Credit institutions	20,296	0	0	0	11	0	0	26,654	0	0	0	6	0	0	
Other financial corporations	1,117	0	26	26	1	21	5	1,119	0	26	26	2	20	5	
Non-financial corporations	18,184	0	243	243	31	127	114	18,812	5	209	204	27	107	78	
Households	7,637	1	45	44	4	11	33	8,016	6	58	41	4	11	46	
DEBT INSTRUMENTS other than HFT	78,321	1	331	329	163	178	152	84,525	11	318	296	192	157	129	
OFF-BALANCE SHEET EXPOSURES	6,141		7	7	5	41	3	7,129		14	14	5	33	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

ſ			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		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	guarantees received on 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)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	307	131	66	62	103	234	134	59	56	90			
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	87	0	2	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	5	5	5	5	0			
Non-financial corporations	199	126	62	61	86	208	121	53	51	73			
Households	20	5	1	1	17	21	8	1	1	17			
DEBT INSTRUMENTS other than HFT	307	131	66	62	103	234	134	59	56	90			
Loan commitments given	1	1	1	1	0	2	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	3,137	3,112	LRCom {20}	
В	Total leverage ratio exposures	98,185	96,834	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	3.19%	3.21%	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	16,833	16,833	20,489	19,131				
of which: Other financial corporations	170	170	326	171				
of which: Non-financial corporations	9,860	9,860	12,263	11,130				
of which: Households	<i>6,799</i>	6,799	7,895	7,826				

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.