

Bank Name	Intesa Sanpaolo SpA
LEI Code	2W8N8UU78PMDQKZENC08
Country Code	IT

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	46,290	48,210	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	36,547	37,648	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	35,526	35,537	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	9,054	10,123	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	-1,622	-1,450	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	46	39	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	1,154	1,064	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-7,099	-7,012	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	-273	-241	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-112	-20	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 	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 	-1,619	-1,801	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	-296	-326	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	1,787	1,735	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 (+/-)	142	122	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	1,645	1,613	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)	1,700	1,487	CA1 {1.1.2}	Artide 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	2,131	1,930	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)	-431	-443	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)	38,247	39,135	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,043	9,075	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	8,354	9,179	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)	-312	-104	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	269,789	280,259	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	13.55%	13.43%	CA3 {1}	•
Tier 1 Capital ratio	14.18%	13.96%	CA3 {3}	•
Total Capital ratio	17.16%	17.20%	CA3 {5}	



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	230,354	242,017
Risk exposure amount for securitisation and re-securitisations in the banking book	4,439	4,735
Risk exposure amount for contributions to the default fund of a CCP	481	741
Risk exposure amount Other credit risk	225,434	236,541
Risk exposure amount for position, foreign exchange and commodities (Market risk)	16,475	16,230
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	1,741	1,543
Risk exposure amount for Credit Valuation Adjustment	1,521	1,474
Risk exposure amount for operational risk	21,157	20,376
Other risk exposure amounts	283	162
Total Risk Exposure Amount	269,789	280,259

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



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

2015 EU-wide Transparency ExerciseP&L

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	19,570	7,879
Of which debt securities income	2,142	739
Of which loans and advances income	11,280	5,102
Interest expenses	11,803	4,487
(Of which deposits expenses)	1,604	615
(Of which debt securities issued expenses)	4,489	1,921
(Expenses on share capital repayable on demand)	0	0
Dividend income	225	185
Net Fee and commission income	6,865	3,853
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	663	759
Gains or (-) losses on financial assets and liabilities held for trading, net	-239	-300
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	18	6
Gains or (-) losses from hedge accounting, net	-136	-50
Exchange differences [gain or (-) loss], net	637	677
Net other operating income /(expenses)	748	366
TOTAL OPERATING INCOME, NET	16,549	8,890
(Administrative expenses)	8,717	4,261
(Depreciation)	894	405
(Provisions or (-) reversal of provisions)	569	209
(Commitments and guarantees given)	22	-52
(Other provisions)	547	261
Of which pending legal issues and tax litigation ¹	140	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,286	1,409
(Loans and receivables)	4,102	1,382
(Held to maturity investments, AFS assets and financial assets measured at cost)	184	27
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	80	-28
(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	787	384
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,789	3,018
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,353	2,046
Profit or (-) loss after tax from discontinued operations	-48	0
PROFIT OR (-) LOSS FOR THE YEAR	1,305	2,046
Of which attributable to owners of the parent	1,251	2,004



2015 EU-wide Transparency Exercise Market Risk Intesa Sanpaolo SpA

		:A					M										IM						
	As of 31/12/2014	As of 30/06/2015					/12/2014										0/06/2015						
			VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR			
(min EUR)	EXPOSURE AMOUNT	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)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	1,908	1,718	120	33	521	134							189	57	634	129							
Of which: General risk	129	124	47	13	132	35							71	19	146	28							
Of which: Specific risk	1,779	1,594	73	20	388	99							118	38	488	101							
Equities	1,127	980	71	16	140	33							168	26	209	40							
Of which: General risk	141	89	0	0	0	0							0	0	0	0							
Of which: Specific risk	187	121	71	16	140	33							168	26	209	40							
Foreign exchange risk	1,132	880	0	0	0	0							.0	0	0	0							
Commodities risk	0	0	31	8	138	42							34	11	150	28							
Total	4,168	3,579	131	30	505	138	348	316	0	0	0	12,307	238	52	505	119	270	213	0	0	0	12,652	



Credit Risk - Standardised Approach

	Credit Risk - Standardised Approach								
	Intesa Sanpaolo SpA				Standardise	d Approach			
		į	As of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	91.635	93.972	12.380		102.772	104.802	16.394	
	Regional governments or local authorities	17,278	13,880	2,974		16,203	13,304	2,906	
	Public sector entities	8,492	4,239	4,127		8,014	4,945	4,842	
	Multilateral Development Banks	2,585	2,551	0		3,278	3,285	0	
	International Organisations	91	91	0		52	52	0	
	Institutions	106,491	29,403	13,431		126,676	31,145	15,248	
	Corporates	41,219	25,226	23,803		43,869	26,326	24,905	
	of which: SME	7,986	5,355	5,057		8,233	5,334	5,051	
	Retail	33,720	26,161	19,174		35,829	28,709	21,099	
	of which: SME	3,228	2,705	1,582		3,135	2,595	1,514	
Consolidated data	Secured by mortgages on immovable property	4,949	4,876	1,948		4,897	4,825	1,905	
	of which: SME	1,837	1,800	686		1,692	1,661	632	
	Exposures in default	10,180	4,241	5,063	5,620	10,141	4,296	5,049	5,512
	Items associated with particularly high risk	567	503	755		264	182	273	
1	Covered bonds	960	960	168		314	314	44	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		2	2	1	
1	Collective investments undertakings (CIU)	2,285	1,829	1,729		2,670	2,306	2,231	
1	Equity	7,932	7,876	12,354		7,618	7,600	12,261	
1	Securitisation	1,672	1,669	2,687		2,155	2,139	3,169	
1	Other exposures	11.996	11.965	5.924		9.701	9.675	5.756	
	Standardised Total	342,054	229,444	106,517	6,764	374,456	243,908	116,084	6,581

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

					Standardise	ed Approach			
			As 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	67,527	69.864	11.740		65,273	67,258	11.330	
	Regional governments or local authorities	16.084	12.561	2,551		15,090	12.075	2,458	
	Public sector entities	7,679	4,019	3,989		7,206	4,743	4,709	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38,236	8,647	4,871		47,703	11,071	6,357	
	Corporates	17,880	8,351	8,186		17,918	8,312	8,156	
	of which: SME	5.424	3.228	3.092		5.922	3.415	3.275	
	Retail	26,330	19,817	14,518		28,274	22,175	16,302	
	of which: SME	2.351	1.936	1.107		2.282	1.853	1.060	
ITALY	Secured by mortgages on immovable property	3,203	3,159	1,310		3,282	3,242	1,316	
	of which: SME	1.628	1.600	607		1.498	1.474	557	
	Exposures in default	5,566	2,217	2,706	3,091	5,859	2,433	2,896	3,147
	Items associated with particularly high risk	433	424	635		117	108	162	
	Covered bonds	624	624	132		112	112	22	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		2	2	0	
	Collective investments undertakings (CIU)	1,713	1,343	1,328		2,093	1,797	1,778	
	Equity	7,518	7,465	11,651		7,201	7,196	11,617	
	Securitisation								
	Other exposures	10,141	10,141	4,931		7,971	7,971	4,791	
	Standardised Total ²				3,568				3,552

(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. su

					Standardise	ed Approach			
		,	s of 31/12/2	2014		ı	s of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3.044	2,574	121		4,523	4.124	110	
	Regional governments or local authorities	0	0	0		0	. 0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	254	232	0		272	253	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,112	1,352	690		4,329	2,194	1,125	
	Corporates	1,970	1,110	729		1,685	575	472	
	of which: SME	9	4	4		5	3	3	
	Retail	3	3	2		41	39	29	
	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	12	10	15	1	9	0	0	9
	Items associated with particularly high risk	17	17	25		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	105	105	33					
	Other exposures	105	105	33		- 11	11	11	
	Standardised Total ²				30				38

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			
		,	As of 31/12/	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	860	53	0		1,353	483	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	1	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16,337	5,767	1,922		22,327	6,188	1,889	
	Corporates	1,427	862	862		1,831	1,470	1,100	
	of which: SME	4	3	3		4	3	3	
	Retail	7	6	4		14	7	5	
	of which: SME	1	1	0		1	1	0	
JNITED KINGDOM	Secured by mortgages on immovable property	4	5	2		4	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	16	0	1	16	17	0	0	16
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	55	55	5		54	54	5	
	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	
	Eauity	13	13	15		12	12	13	
	Securitisation								4
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² re value, is reported before taking into account any effect due to credit conversion factors or cre				27				29

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

					Standardise	ed Approach			
		ı	As of 31/12/2	014			As of 30/06/	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2.912	2.974	0		5.614	5.614	10	
	Regional governments or local authorities	138	138	28		134	134	27	
	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	5,385	1,687	724		5,744	1,228	532	
	Corporates	652	304	304		885	436	436	
	of which: SME	29	1	1 3		29	1	1	
	Retail of which: SME	4	4	-		4	3	3	
FRANCE	Secured by mortgages on immovable property	1	1	0		1	1	0	
FRANCE	of which: SME	1	1	0		1	1	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	1	0	0	1	0	0	0	1
	Covered honds	186	186	19		89	89	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	7		7	7	7	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	1	1	1		3	3	3	
	Standardised Total ²				12				9

(1) Original exposure, unlike Exposure elube, 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 Securistisation 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	1.621	1.621	0		1,564	1.564	179	
	Regional governments or local authorities	130	124	25		120	110	22	
	Public sector entities	11	10	10		13	13	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	170	143	59		127	107	53	
	Corporates	590	496	496		636	481	481	
	of which: SME	0	0	0		0	0	0	
	Retail	2,257	1,855	1,391		2,264	1,879	1,409	
	of which: SME	0	0	0		0	0	0	
SLOVAKIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	198	67	68	132	208	67	68	141
	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	258	258	155		257	257	166	
	Standardised Total ²				210				217

| Settotation (18 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		,			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3,219	3,404	0		7,289	7,465	0	
	Regional governments or local authorities	39	39	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	2.083	1.174	462		2.218	1.095	445	
	Corporates	1,179	958	511		1,584	1,289	850	
	of which: SME	4	2	2		7	2	2	
	Retail	45	43	32		44	42	32	
	of which: SME	2	1	0		1	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	1	0	0	1	1	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	

(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	d Approach			
		,	As of 31/12/2	1014		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	2.528	3.258	32		2.629	3.393	99	
	Regional governments or local authorities	162	191	159		159	181	152	
	Public sector entities	638	65	11		649	64	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	190	84	57		220	121	62	
	Corporates	5,691	4,701	4,716		5,759	4,779	4,793	
	of which: SME	994	823	822		1,009	853	853	
	Retail	1	1	1		1	1	0	
CD C 1 TT 1	of which: SME	0	0	0		0	0	0	
CROATIA	Secured by mortgages on immovable property	441	439	154		514	510	179	
	of which: SME	8	. 7	3			7	3	
	Exposures in default	1,037	511	594	507	1,004	502	573	481
	Items associated with particularly high risk	4	4	6		4	4	6	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	24	24	0 30		0 32	32	0 44	
	Collective investments undertakings (CIU)	24	24	30		32	32	44	
	Equity Securitisation	3	0	0		3	3	3	
	Securitisation Other exposures	383	358	179		420	400	173	
	Other exposures Standardised Total ²	303	330	1/9	617	420	+00	1/3	588

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

					Standardise	ed Approach			
			s 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	99	69	69		51	21	21	
	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	7,739	2,841	876		8,287	1,182	379	
	Corporates	31	20	20		22	13	13	
	of which: SME	7	2	2		3	0	0	
	Retail of which: SME	0	0	0		1	1	1	
CHINA	Secured by mortgages on immovable property	0	0	0		0	0		
CHINA	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	ŏ	0	0		0	0	ů	
	Covered honds	ő	0	0		o o	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	o o	ō	ō		ō	ō	ō	
	Equity	55	55	137		65	65	163	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				1

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

					Standardise	ed Approach			
		ı	As of 31/12/:	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	1,701	1,701	0		4,967	4,967	0	
	Regional governments or local authorities	430	428	86		406	405	81	
	Public sector entities	15	15	12		41	41	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,689	435	310		1,604	461	403	
	Corporates	185	162	162		226	200	200	
	of which: SME	8	6	6		9	6	6	
	Retail	1	1	0		2	1	1	
	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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	59	59	59		0	0	0	
	Securitisation								
	Other exposures	73	73	73		90	90	90	
	Standardised Total ²				7				8

Standardiscole (vicini)

Standardiscole (vicini)

(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 muniterwart does not invited Sourcetaration accounts.)

					Standardise	d 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	46	46	0		703	703	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1.312	208	99		1.047	227	93	
	Corporates	653	457	237		783	630	363	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
ETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	0	0	7	7	0	0	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	63	63	6		48	48	5	
	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	

(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

EBA 2015 EU-wide Transparency Exercise

MMMVIIIIDA	Credit Risk - IRB Approach												
	Intesa Sanpaolo SpA						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	provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	317.421 20.247	44.684 3.216	201.815	103.523 12.054	1.108	20.559 1.099	322.168 20.048	44.919	205.356 17.000	104.400 12.281	1.150	21.191
	Corporates - Of Which: Specialised Lending			17,522		735			3,107			875	1,146
	Corporates - Of Which: SME Retail	95,904 92,488	25,677 11.223	72,675 85,595	31,462 13.888	/35	13,289 5,758	95,312 90,469	26,613 11.592	72,819 83,707	30,228 13,391	8/5	13,889 5.807
	Retail - Secured on real estate property	70,234	5.616	70.104	13,888	0	1,752	68,223	5.832	68.108	13,391	1	1,755
	Retail - Secured on real estate property - Of Which: SME	6,397	1,581	6.340	942	0	536	6,210	1,663	6.159	905	1	519
Consolidated data	Retail - Secured on real estate property - Of Which: non-	63,837	4.036	63,763	9,928	0	1.216	62,013	4.169	61,949	9.580		1,235
CONSONUALEU UALA	Retail - Oualifying Revolving	03,037	4,036	03,703	9,928	0	1,210	02,013	4,109	01,949	9,580	1	1,235
	Retail - Other Retail	22.255	5,607	15.491	3.019	0	4.006	22.247	5,760	15.599	2.906	0	4.052
	Retail - Other Retail - Of Which: SME	22,255	5,607	15,491	3,019	0	4.006	22,247	5,760	15,599	2,906	0	4.052
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	o o	0	0	0	0	0	0	0
	Equity	1.402	195	1.402	4.193	583		1.901	173	1.901	5.836	516	
	Securitisation	2.340		2.246	1.752		0	3.148	0.0	2.977	1.565		2
	Other non credit-obligation assets				0						0		
	IRB Total				123.356						125,192		

							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 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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	244.097	42.989	163.598	81.011	1.101	19.532	241.701	43.531	164.014	78.506	1.138	20.277
	Corporates - Of Which: Specialised Lending	15.348	3.065	13.194	8.488	0	987	14.780	2.891	12.577	8.332	0	1.015
	Corporates - Of Which: SME	94.402	25.583	71.388	30.537	735	13.203	93.559	26.521	71.334	29.196	863	13.800
	Retail	88.759	11.139	81.864	13.099	0	5.706	86.520	11.508	79.776	12.600	1	5.754
	Retail - Secured on real estate property	66,714	5,544	66,588	10,199	0	1,714	64,505	5,761	64,391	9,809	1 1	1,716
*****	Retail - Secured on real estate property - Of Which: SME	6,397	1,580	6,339	942	0	535	6,161	1,661	6,111	870	0	517
ITALY	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	60,317	3,963	60,249	9,257	0	1,178	58,344	4,100	58,280	8,938	1	1,199
	Retail - Qualifying Revolving Retail - Other Retail	0		45.077			3,993	22.016	5.747	15.385	0 704		
	Retail - Other Retail - Of Which: SME	22.045	5.595	15.277	2.900	0	3.993		5.747		2.791		4.038
	Retail - Other Retail - Of Which: non-SME	22.045	5.595	15.277	2.900	0	3.993	22.016	5./4/	15.385	2.791	0	4.038
	Equity	1.107	195	1.107	3,393	583	0	1.634	173	1.634	5.165	516	0
	Securitisation	1,107	195	1,107	3,393	303	U	1,034	1/3	1,034	5,105	210	
	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 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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	19,943	101	6,941	2,688	1	70	22,561	83	8,371	3,776	0	48
	Corporates - Of Which: Specialised Lending	808	50	577	360	0	9	1,522	54	1,022	772	0	8
	Corporates - Of Which: SME	50	6	41	25	0	6	59	6	49	35	0	6
	Retail	12	0	14	2	0	0	13	0	13	2	0	0
	Retail - Secured on real estate property	12	0	13	2	0	0	13	0	13	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	12	0	13	2	0	0	13	0	13	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	1	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	5	0	5	9	0	0	0	0	0	0	0	0
	Securitisation												
	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	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure 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	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4,349	216	2,365	1,255	0	55	4,245	142	2,507	1,372	0	40
	Corporates - Of Which: Specialised Lending	276	63	247	190	0	13	345	68	316	252	0	18
	Corporates - Of Which: SME	6	0	3	2	0	0	7	0	4	2	0	0
	Retail	34	2	34	5	0	1	34	2	34	6	0	1
	Retail - Secured on real estate property	34	2	34	5	0	1	34	2	34	6	0	1
UNITED IMMODOM	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-	34	2	33	5	0	1	34	2	34	6	0	1
	Retail - Qualifying Revolving Retail - Other Retail	U	0	0	0	0	0	U	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	U	0	1	0	0	0	U	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	U	0	1	0	0	0	U	0	0	0	0	0
	Retail - Other Retail - Of Which: Hon-SME Equity	U	0	0	0	0	0	U	0	0	0	0	0
	Securitisation		0	0	- 0	0	0	U	0	- 0	- 0	0	- 0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
FRANCE	Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non- Retail - Oualflying Revolving Retail - Oualflying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Equity Securitisation	0 6.075 704 14 8 8 0 0 0 0	0 833 0 0 0 0 0 0	0 0 3.717 675 6 9 9 0 0 0 0	0 0 2.110 448 4 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 80 12 0 0 0 0 0 0	0 0 6.116 512 10 8 8 0 0 0 0 0	0 559 0 0 0 0 0 0	0 0 3.862 500 10 8 8 0 0 0 0	0 2.050 230 15 1 1 0 0 0 0	0 0 12 0 12 0 0 0 0 0 0	0 63 6 3 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 Exposure Risk exposure amount Value adjustme						Original	Exposure ¹	Exposure Value ¹	Risk expos	ure 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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4.105	106	3.531	1.613	0	105	4.360	99	3.734	2.743	0	109
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,267 3,539	60	1,137	848 757	0	60 47	1,504	58	1,322	927	0	59
	Retail Retail - Secured on real estate property	3,539	71 60	3,521 3,330	640	0	47 35	3,758 3,528	71 58	3,741 3,528	759 645	0	50 35
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3,330	60	3,330	640	0	35	3,528 49	58	3,528	695 34	0	35
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-	3.330	60	3,330	640	0	35	3,480	56	3.480	611	0	33
SLOVANIA	Retail - Qualifying Revolving	3,330	00	3,330	040	0	0	3,460	30	3,460	911	0	33
	Retail - Other Retail	209	11	192	118	0	12	230	13	213	114	0	14
	Retail - Other Retail - Of Which: SME	209	11	192	118	0	12	230	13	213	114	0	14
	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	ō	0	0	ō	ō	0	ō
	Securitisation												
	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	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5,365	41	2,596	1,711	0	30	5,297	25	2,665	1,687	0	32
	Corporates - Of Which: Specialised Lending	51	0	47	167	0	5	51	0	47	168	0	11
	Corporates - Of Which: SME	12	1	9	7	0	1	12	1	8	5	0	1
	Retail	10	1	10	2	0	0	9	1	9	2	0	0
	Retail - Secured on real estate property	10	1	9	2	0	0	9	1	9	2	0	0
GERNANN/	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	10	1	9	2	0	0	9	1	9	2	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
		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	U	U	0	0	0	0	0	U	0	0	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	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
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	487 24	0	286	394 45	0	9	423	0	201	285	0	8
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	24 56	0	22	45	0	0	53	0	0	0	0	0
	Retail	36	0	0	0	0	0	33	0	1	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	o o	0	0	0	, o	0	ň	0	0	o o
CROATIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
CROATER	Retail - Qualifying Revolving	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	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												

(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 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
CHINA	Central banks and central governments Institutions 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 - Secured on real estate property - Of Which: SME Retail - Outlifying Red Orneal estate property - Of Which: non- Retail - Outlifying Red Orneal estate property - Of Which: non- Retail - Outlifying Red Orneal estate property - Of Which: non- Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Equity Securitisation	0 0 1.272 26 15 3 0 0 0 0 0	0 0 12 0 0 0 0 0 0 0	0 0 457 17 6 3 3 0 0 0 0 0	0 0 252 13 3 0 0 0 0 0 0 0 0 488	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 1.435 23 11 3 3 0 0 3 0 0 0 0 0	0 4 0 0 0 0 0 0 0 0	0 0 616 17 11 3 3 0 0 3 0 0 0 0 0	0 0 2777 15 4 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
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3.933	46	2.074	1.817	0	48	4.241	59	2.396	2.133	0	72
	Corporates - Of Which: Specialised Lending	317	0	316	414	0	10	274	0	272	456	0	14
	Corporates - Of Which: SME	12	0	7	3	0	0	14	0	8	4	0	0
	Retail	3	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	3	0	2	0	0	0	2	0	2	0	0	0
CD 4 741	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-	3	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 Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	48	0	48	139	0	0	0	0	0	0	0	0
	Equity	48	0	48	139	0	0	0	0	0	0	0	- 0
	Securitisation Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31	12/2014					As of 30	06/2015		
		Original	Exposure 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
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	0 0 5,184 225	0 0 127 0	0 0 3,349 184	0 0 2,030 91	0 0 0	0 0 50 1	0 0 5,624 135	0 0 93 0	0 0 2,878 115	0 0 2,116 61	0 0 0	0 0 36 1
	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	9 9	0 0	1 11 9	0 2 2	0 0 0	0 0	0 10 10	0	9	0 2 2	0 0	0 0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Other Retail	9 0 0	0 0	9 0 1	2 0 0	0 0	0 0	10 0 0	0 0	9 0	2 0 0	0	0 0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation	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
	Other non credit-obligation assets IRB Total												

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

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EUK)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions)	positions of sov	is a maturit	ty matching) 1)	omy where there	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 21 1 0 0 419 8	0 0 0 0 0	0 21 1 0 -21 408 8	0 0 0 0 0 416 0	0 0 0 0 0	0 21 1 0 -21 -8 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	78 8 23 8 8 0 0	0 0 0 0 0	78 0 39 8 0 0	0 0 -1 0 0 0
[0 - 3M [Belgium	3 0 2 16 370 567 0	0 0 0 0 0	3 0 2 16 370 561 0	3 0 2 16 343 567 0	0 0 0 0 0	0 0 0 0 27 -6 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	29 45 127 0 0 0 201	0 0 2 0 0 0	25 49 127 0 0 0 201	0 0 -2 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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	Cyprus	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 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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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	Czech Republic	0 0 1 0 0 0 17 12 29	0 0 0 0 0 0 17 12 28	0 0 1 0 -2 17 12 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 1 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	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 8 0 0 0	0 0 0 0 0 0
Total Tota	Denmark	0 0 0 17 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 0 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	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 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 Tota	Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 cal	Finland	0 2 10 21 112 78 0	0 2 2 2 4 0	0 2 10 21 112 78 0	0 0 0 0 0 0 30 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 19 108 48 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 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	1 43 413 10 674 1.793 522 3,455	10 1 1 1 1 3 6 2	1 38 409 10 662 1.737 521 3,378	30 0 0 0 0 584 1.646 503 2,733	0 0 0 0 0	182 1 37 407 8 24 44 2 523	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 103 394 888 21 0 0	0 0 1 2 0 0	0 0 103 387 904 25 0 0	0 0 -1 -2 0 0

Sovereign Exposure

				ы запраото эр <i>ғ</i>											
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PO	ereign debt to oth	ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			provisions) (1)			ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	
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	24 63 759 38 459 3,067 14 4,422	0 0 0 0 0	24 44 727 -53 419 3,003 10 4,174	0 0 22 0 154 2,801 13 2,989	0 0 0 0 0	24 44 666 -53 265 202 -3	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 41 168 0 0 0 210	0 0 1 0 0 0	0 173 74 8 0 0	0 0 0 0 0 0
Total [0 - 3M [Croatia	391 565 74 98 367 380 73 1,948	3 125 69 5 300 378 73 952	391 565 74 98 367 380 73 1,947	0 0 0 0 49 0 0	388 381 5 2 0 0 776	0 0 0 -1 11 2 0	0 0 0 0 0 297 0	0 0 0 0 0 1 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 25 8 0	0 0 0 0 1 1 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 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
「0 - 3M 「	Hungary	125 31 46 171 2 5 243 623	0 0 0 0 0 1 241 242	125 31 46 171 2 5 243 623	123 19 44 120 0 0 307	0 0 0 0 0	1 13 2 23 2 4 4 2	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 4 22 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 8 18 0 8 0 0	0 0 0 0 0
To - 3M	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 25 0 0 0 21 0	0 0 0 0 0 0	0 25 0 0 0 21 0	0 0 0 0 0 0 -1 0
[0 - 3M [Italy	2,249 11,387 7,598 6,161 10.575 6.590 10.541 55,102	1,024 2,066 1,656 1,335 2.103 3.493 6.960 18,638	2,249 11,284 7,382 6,016 10,458 6,236 10,386 54,012	52 8,181 5,733 4,616 8,121 1,799 2,094 30,596	0 23 0 23 0 0 0	1,171 989 -7 42 37 -184 -95 1,952	0 61 22 7 0 249 9,391 9,731	0 0 1 1 0 61 5.029 5,093	0 11 8 0 150 10 307 486	0 0 -7 0 -6 -3 -15	0 0 60 114 124 221 291 809	0 0 0 2 1 1 19 85	1 0 70 228 3 42 989 1,333	0 0 0 -15 0 -4 -190
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latvia	1 3 4 4 7 18 9	1 3 4 4 7 18 9	1 3 4 4 7 18 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 0 0 0 0 0 0 0 0 0	0 0 0 0 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 8 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Lithuania	0 0 0 0 21 0	0 0 0 0 0	0 0 0 0 21 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 8 0 0 0	0 0 0 0 0	0 0 8 0 0 0	0 0 0 0 0 0
Total [0 - 3M [Luxembourg	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 0 0 0 0 0	0 0 0 0 0 0 0	8 0 0 0 0 0 0	0 0 0 0 0	8 0 0 0 0 0 0	0 0 0 0 0 0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min Edity		RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIREC	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 maturi	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 「 「3M - 1	Maita	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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 [Netherlands	35 5 22 104 209 52 32 459	0 0 0 0 0	35 5 22 104 209 51 32 457	0 3 0 40 0 0 0	0 0 0 0 0	35 2 22 63 209 51 32 413	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	78 41 0 4 0 0 0	0 0 0 0 0	78 0 0 4 0 0 0	0 0 0 0 0
[0 - 3 M [Poland	0 0 10 0 0 0 14 25	0 0 0 0 0	0 0 10 0 0 0 14	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 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 8 0 0	0 0 0 0 0
[0 - 3M	Portugal	0 1 1 0 3 6 9	0 0 0 0 2 6 9	0 1 1 0 3 6 9	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	12 49 4 0 48 21 0	0 0 0 0 1 1 0	12 49 4 0 48 21 0	0 0 0 0 -1 -1 -1 0
[0 - 3M [Romania	0 27 75 6 45 9 0	0 1 2 1 0 5	0 27 75 6 45 9 0	0 16 73 5 44 0 0	0 0 0 0 0 0	0 0 0 0 1 4 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	Slovakia	94 17 617 351 497 44 169 1,788	5 17 8 11 13 38 38	94 17 617 351 497 44 169 1,788	89 0 609 175 157 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	125 56 46 19 13 50 49 359	79 46 0 0 3 21 36	125 56 46 19 13 50 49 359	46 10 46 19 10 29 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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 8 0 0 0	0 0 0 0 0 0
[0 - 3M [Spain	35 65 42 326 411 1,189 234	17 56 36 97 115 119 21	359 62 36 318 398 1,181 234 2,264	0 0 0 124 1,056 212	0 0 0 0 0 0	17 6 0 20 6 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 0	0 0 0 0 0 0	0 0 0 0 0 0	316 99 728 486 142 41 0	1 0 7 10 2 0 0	275 99 655 431 644 41 0	-1 0 -7 -5 -8 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	2,301 0 0 45 132 169 0 0	0 0 0 0 0 0 0	2,264 0 0 45 132 169 0 0	1,392 0 0 0 0 0 0 0 0	0 0 0 0 0 0	55 0 0 45 132 169 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1,812 0 0 0 0 0 0 0	0 0 0 0 0 0	2,146 0 0 0 0 0 0 0	0 0 0 0 0 0 0

Sovereign Exposure

			111000	sa Sanpaolo Sp <i>F</i>	•										
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PO	ereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			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 value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M「 「3M - 1Y「 [1Y - 2Y[[2Y - 3Y[[3Y - 5Y] [5Y - 10Y[10Y - more	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 -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	70 90 0 0 0 0 0	0 0 0 0 0	111 49 8 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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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 [Liechtenstein	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [Norway	0 0 21 103 185 43 6	0 0 0 0 0	0 0 21 102 185 43 6	0 0 0 0 0 0	0 0 0 0 0	0 0 21 102 185 43 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 0 0
[0 - 3M [Australia	0 0 0 0 35 0 29	0 0 0 0 0	0 0 0 0 35 -25 10	0 0 0 0 35 0 0	0 0 0 0 0	0 0 0 0 0 -25 10	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Canada	0 0 0 125 329 29 0	0 0 0 0 0	0 0 0 125 329 29 0	0 0 0 0 26 0	0 0 0 0 0	0 0 0 125 303 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 0 0
[0 - 3M [Hong Kong	80 0 0 0 3 0 0	0 0 0 0 0 0	80 0 0 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0 0	80 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
Total To - 3M T3M - 1Y T1Y - 2Y T2Y - 3Y T3Y - 5Y T5Y - 10Y Total	Japan	0 338 48 10 112 46 0	0 0 0 0 0 0	0 338 48 10 112 46 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 338 48 10 112 46 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	u.s.	92 18 52 21 44 269	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	91 -19 -156 21 44	0 41 0 6 12 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 90 -34 -201 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 20 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 50 20 0 0 0	0 0 0 0 0



Sovereign Exposure

Intesa Sanpaolo SpA

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions) (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 value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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 [Switzerland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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[Other advanced economies non EEA	14 31 10 37 25 0	0 0 0 0 0	14 31 10 37 25 -3 0	0 0 0 0 0	0 0 0 0 0	14 31 10 37 25 -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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA	115 260 386 128 149 26 11	3 28 28 15 110 19 3	115 260 386 128 149 26 11 1,076	70 150 251 31 0 0 7	0 0 0 0 0 0	0 1 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 16 0 37 0 0	0 0 0 0 1 1	0 8 16 0 29 0 0	0 0 0 0 0 0
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Middle East	1 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
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Latin America and the Caribbean	1 2 4 2 9 45	0 0 0 0 0 0	3 0 1 3 2 1 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 1 2 2 2 1 27 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 0 0 0 0 0	0 0 0 0 0 0	0 8 8 0 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 8 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	61 1,093 5 34 17 0 22 1,233	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	61 1,093 5 34 17 0 22 1,233	1,093 5 14 17 0 22 1,213	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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 16 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 2Y] [27 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	1,233 18 26 5 6 0 6 0	18 0 0 0 0 0 0	1,233 18 26 5 6 0 3 0	0 26 4 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	0 0 1 6 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 21 16 35 12 0	0 0 1 1 4 2	0 0 21 0 25 0 0	0 0 -1 0 -2 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 basis 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 sovereing) or sovereing redef risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the denomination and or accounting classification of the positions
the economic substance over the form must be used as a rother for the definition of the positions. This is then does not include exposures to counterparts (other than sovereing) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of	30/06/2015						
		GROSS DIRE EXPOSURES (acc					net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of pro (1)	ovisions)	positions of sove	is a maturit	y matching) 1)	only where there	Derivatives with p	positive 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 [Austria	0 1 0 0 4 0 3	0 0 0 0 0	0 1 0 0 4 0 3 9	0 0 0 0 0	0 0 0 0 0	0 1 0 0 4 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 27 16 9 0 0	0 0 0 0 0 0	0 27 25 0 0 0 52	0 0 0 0 0 0
「0-3M「 「3M-1Y「 「1Y-2Y「 「2Y-3Y「 [3Y-5Y「 [5Y-10Y[[10Y-more	Belgium	0 22 16 5 74 1,126 0	0 0 0 0 0	0 22 16 5 74 1,125 0	0 22 16 5 0 1,126 0	0 0 0 0 0 0	0 0 0 0 74 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 54 94 0 0 0 148	0 0 1 0 0 0 0	0 54 94 0 0 0 148	0 0 -1 0 0 0 0
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Bulgaria	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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 [Czech Republic	0 0 0 0 0 14 10	0 0 0 0 0 14 10	0 0 0 -1 0 14 10 23	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 9 0 0 0	0 0 0 0 0	0 0 9 0 0 0	0 0 0 0 0
Total	Denmark	0 0 18 0 0 0	0 0 0 0 0	0 0 18 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [Estonia	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0 0 2 2 68 79 81 0	0 2 2 2 2 3 0	0 0 2 2 2 68 79 81 0	0 0 0 0 0 0 81 0	0 0 0 0 0	0 0 0 0 66 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 0
Total [0 - 3M] [13M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	231 48 36 257 56 662 5.263 383 6,705	9 1 1 1 3 6 2	231 48 0 257 27 657 5.121 357 6,467	81 0 0 0 11 249 5.097 337 5.694	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	142 47 -1 256 15 355 -23 3 653	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 45 67 1.154 202 0 0 0	0 0 0 3 1 0 0	0 0 67 1.186 184 0 0 0	0 0 -3 -1 0 0



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		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	
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	20 99 113 38 736 6,927 2 7,935	0 0 0 0 0 0	20 81 109 -7 679 6,853 -5	0 0 25 0 307 6,807 0 7,140	0 0 0 0 0	20 41 84 -7 372 46 -5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	45 126 58 9 0 0	0 0 0 0 0	0 0 81 9 0 0	0 0 0 0 0 0
[0 - 3M [Croatia	148 663 291 9 428 395 58	0 86 54 5 336 371 58 911	148 663 291 9 428 393 58 1,989	0 0 0 0 83 22 0	97 569 147 2 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 0 297 0	0 0 0 0 0 -39 0 -39	0 0 0 0 9 9	0 0 0 0 1 1 1 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 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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	Hungary	55 190 46 174 35 13 241 753	0 13 0 0 0 1 241	55 190 46 174 34 11 241 752	48 0 45 120 25 0 0	0 0 0 0 0	7 178 0 23 9 11 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 4 19 9 0 0	0 0 0 0 0	0 4 19 9 0 0	0 0 0 0 0
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y []10Y - more Total	Ireland	0 0 0 0 0 226 0	0 0 0 0 0 0	0 0 0 0 0 226 0	0 0 0 0 0 225 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 22 0 0	0 0 0 0 1 0	0 13 0 0 22 0 0	0 0 0 0 -1 0 0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy	1,910 8,443 9,459 6,667 9.031 9.534 10.427 55,470	899 1,927 1,571 1,206 1,989 3,395 6,715 17,703	1,881 8,299 9,122 6,495 8,707 9,008 10,341 53,853	306 3,938 6,888 5,033 6,357 4,662 1,807 28,990	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	658 2,434 664 255 157 -189 57 4,035	0 20 7 0 0 520 9,315	0 1 1 0 1 138 4,462 4,603	0 38 0 0 151 43 272 504	0 -10 0 0 -5 -4 -35	0 40 84 58 76 215 271 744	0 0 1 1 1 1 16 80 98	0 46 146 98 68 2 989	0 0 -7 -6 -4 0 -184
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	1 3 4 4 7 18 7	1 3 4 4 7 18 7	1 3 4 4 7 18 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 0 0	0 0 0 0 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 9 0 0	0 0 0 0 0 0
Total	Lithuania	0 0 0 0 32 0 8 0	0 0 0 0 0 0	0 0 0 32 0 8 0	0 0 0 32 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 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 9 0 0 0	0 0 0 0 0 0
Total	Luxembourg	0 0 0 0 52 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 52 0 0	0 0 0 0 0 52 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 ereign debt to oth	exposures (long)	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)	positions of soci	is a maturit	y matching) 1)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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	Netherlands	4 0 87 141 406 0 624 1,261	0 0 0 0 0 0	4 0 87 141 406 0 624 1,261	3 0 40 0 101 0 584 728	0 0 0 0 0 0	1 0 46 141 305 0 40 533	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 4 0 0 0 0	0 0 0 0 0 0	0 0 4 0 0 0	0 0 0 0 0
[0 - 3M[Poland	0 48 113 0 9 30 28 229	0 0 0 0 0	0 48 113 0 9 30 28 229	0 0 0 0 9 30 9	0 0 0 0 0	0 48 102 0 0 4	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 9 0 0 0	0 0 0 0 0 0	0 9 0 0 0	0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Portugal	0 7 0 1 3 6 39 56	0 0 1 2 6 11 20	0 7 0 1 3 1 34	0 0 0 0 0	0 0 0 0 0	0 7 0 0 -5 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 4 0 22 56 0 0	0 0 0 0 1 0 0	0 4 0 22 56 0 0	0 0 0 -1 0 -1
[0 - 3M [Romania	27 35 30 32 54 12 1	0 0 0 0 7 0	27 35 30 32 54 9 1	27 34 29 31 54 0	0 0 0 0 0	0 0 0 1 0 2 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Slovakia	4 528 432 8 484 44 212	4 11 7 8 17 34 38	4 528 432 8 484 44 212 1.713	0 517 244 0 154 10 45	0 0 0 0 0	0 0 22 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 Total	Slovenia	0 65 81 85 29 42 63 366	0 0 50 41 3 29 41	0 65 81 85 29 42 63 366	0 65 32 44 27 14 22 202	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 9 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total To - 3M T 3M - 1Y T 1Y - 2Y T 2Y - 3Y T 3Y - 5Y T 4Y T 5Y - 10Y	Spain	24 104 98 269 1,979 2,794 405 5,673	18 84 40 137 61 109 17	24 104 93 263 1,956 2,754 373 5,567	0 0 0 0 1,755 2,656 384 4,795	0 0 0 0 0 0	6 20 3 1 62 -10 -28	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 620 507 323 130 0 0	0 4 4 9 1 0 0	0 570 549 651 120 0 0	-3 -4 -7 -1 0
Otal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Sweden	5,673 0 0 150 71 192 0 0	0 0 0 0 0 0	5,567 0 0 150 71 192 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 150 71 192 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 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



	(mln EUR)							As of	30/06/2015						
		GROSS DIR		NET DIRECT PO	SITIONS (gross e ereign debt to oth	xposures (long) : er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	EREIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of pi	rovisions)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [United Kingdom	0 0 0 0 0 285 63 348	0 0 0 0 0	0 0 0 0 0 277 63 339	0 0 0 0 0 285 63 348	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 9 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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [Liechtenstein	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Norway	0 23 88 78 181 16 0	0 0 0 0 0	0 23 87 78 181 16 0	0 0 0 0 0 0	0 0 0 0 0 0	0 23 87 78 181 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 0	0 0 0 0 0 0	0 0 0 0 0
To - 3M	Australia	0 0 0 0 0 0 185 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 185 0	0 0 0 0 0 0 178 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 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 Total	Canada	98 427 96 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	96 0 72 98 427 96	0 0 0 25 0 39 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 36 72 72 427 57 0 665	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong	0 0 0 0 3 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 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 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	Japan	3 0 58 0 37 64 67 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 58 0 37 64 67 0	0 0 0 0 0	0 0 0 0 0	3 0 58 0 37 64 67 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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	U.S.	226 0 4 214 65 479 1,152 110 2,024	0 0 0 0 0	226 0 3 192 50 241 1,152 110 1,749	0 0 0 2 5 185 1,015 69 1,276	0 0 0 0 0 0	226 0 3 188 30 37 129 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 20 0 0 0 0	0 0 0 0 0 0	0 50 20 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



	(mln EUR)									As of 30/06/2015									
		GROSS DII	RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)			DIRE	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)							
		gross of pro					gross of provisions) (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	Fair-value (-)				
[0 - 3M [China	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [Switzerland	0 0 0 0 0 0 9	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 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 - 3M [Other advanced economies non EEA	15 18 9 45 29 68 0	0 0 0 0 0	15 18 9 45 29 68 0	0 0 0 6 68 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 18 9 45 23 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 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	Other Central and eastern Europe countries non EEA	96 365 314 151 87 12 9	3 26 47 22 37 9 1	96 365 314 151 87 12 9	80 228 165 42 6 0 526	0 0 0 0 0 0 0	0 1 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 9 13 27 18 0 0	0 0 0 0 1 1 0	0 13 9 18 22 0 0	0 0 0 0 -1 0 -1				
TO - 3M	Middle East	0 0 0 0 0 0 0 0 0 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 -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 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	0 0 4 0 6 42 45 98	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 0 6 33 42 85	0 0 0 0 5 32 2 39	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 0 1 1 1 40	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 9 18 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 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa	460 711 168 74 0 13 3	0 0 0 0 0 0	460 711 168 74 0 13 3	460 711 148 74 0 13 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 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 13 4 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
To - 3M	Others	14 1 14 0 46 40 36	0 0 0 0 0 0 0 0 23	14 0 14 0 46 35 36	14 1 14 0 27 35 10	0 0 0 0 0 0	0 -1 0 0 0 19 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 9 13 18 72 0	0 0 0 1 6 0	0 4 18 0 49 0	0 0 0 0 -3 0				

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



Information on performing and non-performing exposures

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount								Gross carrying amount			Accumulated impair changes in fair value provisions ⁴	ment, accumulated e due to credit risk and	Collaterals and	
			Of which Of which no performing but past due >30	n-performing ¹	On performing	On performing On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing	financial guarantees received on non- performing exposures	
		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³		
(min EUR, %)											deladica				
Debt securities (including at amortised cost and fair value)	65,418	17	74	74	31	34	0	76,453	30	99	99	60	42	0	
Central banks	36	0	0	0	0	0	0	60	0	0	0	0	0	0	
General governments	55,668	17	31	31	13	0	0	65,943	2	31	31	3	2	0	
Credit institutions	2,593	0	0	0	-9	0	0	2,247	0	0	0	-2	0	0	
Other financial corporations	5,234	0	11	11	12	10	0	6,380	28	14	14	45	12	0	
Non-financial corporations	1,886	0	32	32	16	24	0	1,824	0	54	54	14	28	0	
Loans and advances(including at amortised cost and fair value)	388,301	7,732	62,886	62,886	2,397	29,424	24,158	398,173	5,866	63,979	63,979	2,396	30,170	25,400	
Central banks	5,461	0	0	0	1	0	0	8,899	0	0	0	1	0	0	
General governments	20,625	284	430	430	53	112	15	20,336	178	401	401	36	109	15	
Credit institutions	24,465	59	45	45	33	19	7	24,294	366	42	42	37	19	5	
Other financial corporations	33,747	493	1,740	1,740	111	799	373	36,036	36	1,493	1,493	119	667	488	
Non-financial corporations	192,908	4,397	48,748	48,748	1,687	22,688	19,175	197,102	3,123	49,782	49,782	1,716	23,483	20,119	
Households	111,095	2,500	11,923	11,923	511	5,806	4,588	111,507	2,163	12,261	12,261	487	5,892	4,773	
DEBT INSTRUMENTS other than HFT	453,719	7,749	62,960	62,960	2,428	29,458	24,158	474,626	5,896	64,078	64,078	2,456	30,212	25,400	
OFF-BALANCE SHEET EXPOSURES	290,517		3,109	3,109	299	259	1,152	294,349		3,563	3,563	301	226	1,239	

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				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)	6	0	0	0	0	172	38	4	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	6	0	0	0	0	139	27	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	32	11	4	0	0		
Loans and advances (including at amortised cost and fair value)	18,394	9,633	2,466	2,238	9,428	19,795	10,559	2,819	2,552	9,475		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	93	61	7	7	0	182	59	9	9	1		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	905	632	121	116	278	1,111	560	140	122	283		
Non-financial corporations	15,044	8,331	2,126	1,923	7,572	16,004	9,206	2,469	2,253	7,702		
Households	2,352	609	212	191	1,578	2,498	734	200	168	1,489		
DEBT INSTRUMENTS other than HFT	18,400	9,633	2,466	2,238	9,428	19,966	10,597	2,823	2,552	9,475		
Loan commitments given	829	420	5	0	186	692	461	1	0	112		

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

	(min EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	38,247	39,135	LRCom {20}	
В	Total leverage ratio exposures	545,084	574,773	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	7.02%	6.81%	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	121,848	120,810	124,098	118,762				
of which: Other financial corporations	867	832	2,207	945				
of which: Non-financial corporations	45,195	44,525	46,350	42,571				
of which: Households	75,717	75,389	75,471	75,183				

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.