

Bank Name	Investar
LEI Code	5493008QOCP58OLEN998
Country Code	BE

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	1,630	1,603	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,556	1,580	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	98	98	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	1,344	1,338	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	107	79	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 (l) of CRR
Minority interest given recognition in CET1 capital	70	106	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	9	7	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-30	-31	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-18	-13	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 	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	-25	-3	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 (+/-)	95	78	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-120	-81	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)	1,556	1,580	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	74	23	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	74	23	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	6,600	6,868	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	23.57%	23.01%	CA3 {1}	-
Tier 1 Capital ratio	23.57%	23.01%	CA3 {3}	-
Total Capital ratio	24.69%	23.34%	CA3 {5}	-



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	5,443	5,574
Risk exposure amount for securitisation and re-securitisations in the banking book	192	158
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	5,250	5,416
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	120	111
Risk exposure amount for operational risk	591	743
Other risk exposure amounts	447	439
Total Risk Exposure Amount	6,600	6,868

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



P&L

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	1,082	505
Of which debt securities income	208	81
Of which loans and advances income	860	420
Interest expenses	541	226
(Of which deposits expenses)	333	124
(Of which debt securities issued expenses)	76	30
(Expenses on share capital repayable on demand)	0	0
Dividend income	20	20
Net Fee and commission income	-60	-29
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	6	5
Gains or (-) losses on financial assets and liabilities held for trading, net	-50	-2
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	2	-1
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	40	-6
TOTAL OPERATING INCOME, NET	499	266
(Administrative expenses)	246	142
(Depreciation)	22	11
(Provisions or (-) reversal of provisions)	1	0
(Commitments and guarantees given)	0	0
(Other provisions)	1	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2	-3
(Loans and receivables)	2	-1
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	-2
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	229	115
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	188	90
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	188	90
Of which attributable to owners of the parent	161	78

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



2015 EU-wide Transparency Exercise Market Risk

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	9	SA .					[M										IM						
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	0/06/2015						
	TOTAL RISK TOTAL RIS		VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREN DEFAU MIGRATI CAPITAL	ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR			
(-1.510)	EXPOSURE AMOUNT	EXPOSURE EXPOSU	SURE EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST		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
(mln EUR) Traded Debt Instruments	0	0	()	0	(0							0	0	0	0							
Of which: General risk	0	0	0	0	0	0							0	0	0	l o						l l	
Of which: Specific risk	0	0	0	0	0	l o							l o	l o	0	l ő						l l	
Equities	ō	ō	ō	ō	0	ō							o o	ō	ō	ō						l l	
Of which: General risk	Ö	Ō	Ō	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	



Credit Risk - Standardised Approach

AUTHORITY	Credit Risk - Standardised Approach								
	Investar				Standardise	d Approach			
			As of 31/12/2	014		1	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	3.888	4.384	14		3.741	4.603	14	
	Regional governments or local authorities	679	779	40		764	845	54	
	Public sector entities	15	10	10		15	10	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	236	85	35		122	3	1	
	Corporates	142	44	35		178	98	92	
	of which: SME	0	0	0		0	0	0	
	Retail	553	122	92		705	110	83	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	800	318	161		1,577	608	145	
	of which: SME	0	0	0		. 0	0	0	
	Exposures in default	18	5	8	12	11	6	8	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
		0	0	0		U	0	0	
	Equity Securitisation	0	0	0		0 47	47	0	
I	Other exposures	257	257	174		329	329	226	
I	Other exposures Standardised Total	6.587	6.005	569	13	7,489	6,659	643	9
	Standardised Total	6,587	6,005	569	13	7,489	6,659	643	9

⁽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 31/12/2	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	18	398	0		121	899	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	66	31	8		35	0	0	
	Corporates	0	0	0		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	348	2	0		740	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	5	7	0	6	5	8	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) Equity	0	0			0	0		
	Equity Securitisation	0	0	U		U	0	U	
	Other exposures	55	55	55		8	8	8	
	Standardised Total ²	35	,,,	, ,,	6				3

Standardised Total

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

					Standardise	d Approach				
			As 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 an provisions ²	
	Central governments or central banks	3,038	3,038	0		2,291	2,291	0		
	Regional governments or local authorities	585	685	21		671	752	35		
	Public sector entities	15	10	10		15	10	10		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0			0	0		
	Corporates	108	9	9		153	73	73 0		
	of which: SME Retail	552	122	91		698	110	82		
	of which: SMF	552	122	91		698	110	82		
BELGIUM	Secured by mortgages on immovable property	451	316	160		834	607	144		
DELGION	of which: SME	451	0	0		0.54	007	144		
	Exposures in default	7	0	1	0	6	0	1	0	
	Items associated with particularly high risk	ó	0	0		0	0	0	- C	
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	o o	ō	ō		0	ō	ō		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Securitisation									
	Other exposures	201	201	118		321	321	218		
	Standardised Total ²				7				5	

Standardised Total

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

					Standardise	d Approach			
		A	s of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	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	7	7	4		2	2	1	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
INT LED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	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			0				_	
	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 credit ris				0				0

⁽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			
			As of 31/12/2	014		ı	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	30	0		0	30	0	
	Regional governments or local authorities	12	12	2		12	12	2	
	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	30	0	0		30	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		2	0	0	
FDANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Collective investments undertakings (CIU)	0	0	0		,	0	, ,	
	Equity	0	0	0		, i	0	0	
	Securitisation			,		Ů	l v	_	
	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 Securistisation exposures

		Standardised Approach										
			As of 31/12/2	2014		į	As of 30/06/	2015				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	254	277	0		294	294	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	23	1	0		0	0	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
IRELAND	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				0				0			

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

(2) Total value adjustifierts and pr	ovisions per country or counterparty does not include securistisation exposures								
					Standardise	d Approach			
		A	As of 31/12/2	014		,	s 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	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LINITED CTATES	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 Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	U	0	0	U	U	0	0	0
	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	l ,	0		0	0	0	
1	Securitisation						Ů		
1	Other exposures	0	0	0		0	0	0	
1	Standardised Total ²				0				0
	Standardisca Total								

Standardised Total*

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

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

					Standardise	ed Approach			
		ı	As of 31/12/2	2014		į	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	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 Institutions	0	0	0		0	0	0	
	Corporates	U	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	OF WHICH: SME Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
AUSTRALIA	Secured by mortgages on immovable property	o o	0	0		0	0	0	
7105TTO ILLI71	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	ō	ō	0	ō	ō	ō	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				l 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			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	198	198	0		96	96	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CLOVALCTA	of which: SME	0	0	0		0	0	0	
SLOVAKIA	Secured by mortgages on immovable property of which: SME	0	0	0		U	0	0	
	or which: SME Exposures in default	0	0	0	0	U	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	"	U	U	0	0	U
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ň	0	l ő		0	0	0	
	Collective investments undertakings (CIU)	o o	0	0		0	0	0	
	Equity	ň	0	0		0	0	0	
	Securitisation	Ů		,			Ů		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0		_		0

Stationardizate Total

Stationardizate Total

(i) Original exposure, unlike Exposure deliver taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

					Standardise	ed Approach			
			s 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	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		U	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	· ·	0	0	U	0	0	0	U
	Covered bonds	, o	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ň	0	0		0	0	0	
	Collective investments undertakings (CIU)	, i	0	0		0	0	o o	
	Equity	o o	0	0		0	0	0	
	Securitisation	, and the second		L ů			, i	ı .	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unilize 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

.,	ovaloris per country or counterparty does not include securiscisation exposures								
					Standardise	ed Approach			
		А	s of 31/12/2	014		ı	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	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Counterpart 10	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0	l ő		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	ů,	0	l ő		0	0	ı ö	
	Equity	0	0	0		0	0	0	
1	Securitisation	, and the second	Ů	Ů		Ü	Ů		
	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

EBA 2015 EU-wide Transparency Exercise

MMMVIIIIPA	Credit Risk - IRB Approach												
	Investar						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 adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2.463	0	2.463	1.093	0	0	2.636	0	2.636	1.171	0	0
	Corporates	1.196	0	1.196	458	0	0	1.326	0	1.326	552	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	22,794	222	22,794	2,477	223	35	22,798	200	22,798	2,406	230	32
	Retail - Secured on real estate property	22,794	222	22,794	2,477	223	35	22,798	200	22,798	2,406	230	32
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-	22,794	222	22,794	2,477	223	35	22,798	200	22,798	2,406	230	32
	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
	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
		0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0			0	0		0	0	0	0	0	
	Securitisation Other non credit-obligation assets	998		998	192		0	1.071		1.071	148		-
					0						0		_
	IRB Total orted before taking into account any effect due to credit conversion factors or credit risk mitigation				4,221						4,278		

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted		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	329	0	329	159	0	0	382	0	382	198	0	0
	Corporates	228	0	228	90	0	0	264	0	264	91	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	13.869	92 92	13.869 13.869	1.779 1.779	107 107	19 19	14.014	84	14.014	1.807 1.807	126 126	18 18
	Retail - Secured on real estate property	13,869	92	13,869	1,779	107	19	14,014	84	14,014	1,807	126	18
NETUEDI ANDO	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	40.000	1.779		0		0		1 007	126	- 0
NETHERLANDS	Retail - Secured on real estate property - Or Which: Hori-	13,869	92	13,869	1,779	107	19	14,014	84	14,014	1,807	126	18
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	1 0	1 0	0	0	0	0			0	0	I 0
	Equity	0	1 0		0	0	0	0	0	0	0	0	
	Securitisation	0	U	U	-	U	U	0		Ů		_	
	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 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	157	0	157	60	0	0	204	0	204	64	0	0
	Corporates	330	0	330	118	0	0	484	0	484	215	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	8.896 8.896	128	8.896	665 665	115	15	8.757	114	8.757 8.757	596 596	104	14
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	8.896	128	8.896	665	115	15 0	8.757	114	8.757	596	104	14
BELGIUM	Retail - Secured on real estate property - Of Which: non-	8.896	128	8.896	665	115	15	8.757	114	8.757	596	104	14
DELGIUM	Retail - Qualifying Revolving	0,090	120	0,090	000	0	15	0,/5/	114	0,/3/	390	104	14
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0	0	0
	Equity	0	0	0	0	0	0	0	0		0	0	0
	Securitisation	-		U	0	-	U	0		, ,	0	U	
	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 adjustmen
	(min EUR, %)		Of which: defaulted	Value*		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	436	0	436	238	0	0	447	0	447	247	0	0
	Corporates	80	0	80	30	0	0	59	0	59	31	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	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
LINITED WINDOW	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-	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	U	0	0	U	0	0	U	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	U	0	0	U	0	0	U	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	U	0	0	U	0	0	U	0	0	0	0	0
	Equity	U	0	0	U	0	0	U	0	0	0	0	0
	Securitisation	U	0	0	U	0	0	U	0	0	- 0	U	- 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 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	311	0	311	128	0	0	294	0	294	107	0	0
	Corporates	126	0	126	43	0	0	94	0	94	46	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	U	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	,	0	,	1	0	0		0		0	0	0
	Retail - Secured on real estate property - Of Which: SME	ó	0	,	0	0	0	0	0	0	0	0	
FRANCE	Retail - Secured on real estate property - Of Which: non-	7	0	7	1	0	0	-	0		0	0	
TIONICE	Retail - Qualifying Revolving	ó	ő	ó	Ô	o o	ő	ů .	ő	o o	o o	o o	ň
	Retail - Other Retail	0	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	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 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	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	79	0	79	35	0	0	74	0	74	29	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	U	0	0	0	0	U	U	0	0	U	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	U	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-	U	0	0	0	0	0	0	0	0	0	0	0
IKELAND	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	ů	0	0	ů	0	0	o o	0	0	ů
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	ő	0	0	ő	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	0	0	0	0	ō	0	0	ō	0	0	0
	Equity	0	0	0	0	0	o o	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

LIKE I Octal

(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						
				As of 31,	12/2014		1КВ АР	proacn		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
	Central banks and central governments Institutions	0 225	0	0 225	0 151	0	0	0 240	0	0 240	0 151	0	0
	Corporates Corporates - Of Which: Specialised Lending	83	0	83	36	0	0	70	0	70	36	0	0
	Corporates - Of Which: SME Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	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	Ü
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	ō	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets		Ů						Ů	Ů	0		
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30,	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments 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	263	0	263	70	0	0	239	0	239	70	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	ů	0	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-	0	0	ő	0	0	0	0	0	ŏ	0	0	0
AOSTICLEA	Retail - Qualifying Revolving	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

(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 I	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	U	U	0	0	0	0	0	U	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
SLOVARIA	Retail - Qualifying Revolving	ő	ŏ	ő	ő	ő	ő	ő	ő	ŏ	ő	ő	ŏ
	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												

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

							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	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	0	0	0	0	0	0	0	0	0	0	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	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
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 9	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	1 0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	l ő
	Retail - Other Retail - Of Which: non-SME	ő	ő	ő	ő	ő	ŏ	ő	ő	ŏ	ő	ő	ŏ
	Equity	ō	0	0	0	0	ō	0	0	ō	0	0	ō
	Securitisation Other non credit-obligation assets												
	IRB Total												

re, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitu

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	U	0	0	0	0	U	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-	ő	o o	o o	0	0	0	0	0	o o	0	0	o o
country or counterpart 20	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	0	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

factors or credit risk mitigation techniques (e.g. subst

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(HIIITEON)	GROSS DI	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	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	n negative fair Je
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 [Austria	0 62 0 0 0 0	0 0 0 0 0	0 62 0 0 0 0 0	0 62 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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 [Belgium	858 414 261 606 498 851 32	0 0 0 0 0 0 0 0	858 414 261 606 498 851 32 3,520	357 414 261 606 255 795 0	0 0 0 0 0 0	0 0 0 0 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	Bulgaria	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 8 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 - 3M] [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
[0 - 3M] [3M - 1Y] [1Y - 2Y] [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
[0-3M[[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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Finland	0	0	0	U	0	0	0	0	0	0	0	0	0	0
[0 - 3M [France	0 0 0 0 0 0 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	· ·	Š		-	· ·			Ţ
Total		12	0	12	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DII EXPOSURES (a		NET DIRECT PO	ereign debt to oth	ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions) 1)			ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	h negative fair ue
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 [Germany	0 0 0 0 0 49 0	0 0 0 0 0	0 0 0 0 0 49 0	0 0 0 0 0 49 0	0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [10Y - more	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Ireland	0 0 0 46 12 107 108	0 0 0 0 0	0 0 0 46 12 107 108	0 0 0 46 12 107 108	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	Italy	273 0 0 141 0 0 0 0	0 0 0 0 0 0	273 0 0 141 0 0 0 141	0 0 0 141 0 0 0 141	0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [Latvia		_												
Total [0 - 3M [Lithuania	0		0	0		0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	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	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 [Maita	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 Total	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Poland	0 0 0 0 34 0	0 0 0 0 0	0 0 0 0 34 0	0 0 0 0 34 0	0 0 0 0 0	0 0 0 0 0					0			
Total [0 - 3M [Portugal	34	0	34	34	0	0	0	0	0	0	_	0	0	0
Total [0 - 3M [Romania	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	Slovakia	0 100 0 80 23 0 0	0 0 0 0 0 0	0 100 0 80 23 0 0	0 100 0 80 23 0 0	0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [Slovenia	203 0 0 0 0 0 23 63 0	0 0 0 0 0 0	203 0 0 0 0 0 23 63 0	203 0 0 0 0 0 23 63 0	0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total [0 - 3M [Spain	0 86 0 0 0 0 51 17	0 0 0 0 0 0	0 86 0 0 0 0 51 17 0	0 86 0 0 0 0 51 17 0	0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total	Sweden	68	0	68	68	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DII		NET DIRECT PO	OSITIONS (gross of ereign debt to otl	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	orovisions)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Iceland	0 0 0 0 0 21 0	0 0 0 0 0	0 0 0 0 0 21 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 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [10Y - more	Norway	0	0	0	0	0	0	0		0	0	0	0	0	
Total [0 - 3M] [3M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia								0		-			-	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y [5Y - 10Y [10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Japan	0		0	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

Investar

	(mln EUR)							As of	31/12/2014						
	(min Edit)	GROSS DII	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions) (1)			y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	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	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Other advanced economies non EEA														
Total	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [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 7	0 0 0 0 0 0	0 0 0 0 0 0 7	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
Total [0 - 3M [[3M - 1Y [[1 Y - 2Y [[2 Y - 3 Y [[3 Y - 5 Y [[5 Y - 10 Y [[10 Y - more Total	Africa			,	7	-					0	0			
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total		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.



Country Region Reg	
Residual Maturity Country / Region of which: loans and advances of which: Farmation of which some and advances of which: Farmation of which some and advances of which: Farmation of w	off balance sheet
13-3H 1	with negative fair value
13	ie Fair-value (-)
10-3Mf 1380 1310	0
SM-1Y	0
SM-1Y	0
0 - 3Mf	0
[0-3M]	0
1 1V - 2V1	0
To - 3M	0
Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
0 - 3M	0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF					net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	positive 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	0 0 0 0 0 50 0	0 0 0 0 0	0 0 0 0 0 50 50	0 0 0 0 0 50 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	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hungary														-
Total [0 - 3M [Ireland	0 0 0 46 12 144 104	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 46 12 144 104	0 0 0 0 46 12 144 104	0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total [0 - 3M [Italy	307 0 0 139 0 0 0	0 0 0 0 0	307 0 0 139 0 0 0	307 0 0 139 0 0 0	0 0 0 0 0 0 0 0 0 0 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 [Latvia	139 0 0 0 85 0	0 0 0 0 0	139 0 0 0 85 0	139 0 0 0 85 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total	Lithuania	85 0 0 0 70 0 0	0 0 0 0 0 0	85 0 0 0 70 0 0	85 0 0 0 70 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 [Luxembourg	70	0	70	70	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	ty matching) (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 [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Netherlands	0 0 101 0 0 0 0	0 0 0 0 0 0	0 0 101 0 0 0 0	0 0 101 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 0 0 33 59 0	0 0 0 0 0	0 0 0 33 59 0 0	0 0 0 33 59 0	0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0
T 0 - 3M	Portugal	91	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Romania		-								-			-	-
Total [0 - 3M [3M - 1Y [14 - 2Y [12 - 2Y [12 - 2Y [13 - 2Y [15 - 10 - 10]]]]] [10 - more	Slovakia	0 0 77 22 0 0 0	0 0 0 0 0	0 0 77 22 0 0 0	0 0 77 22 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	99 0 0 0 0 30 55 0	0 0 0 0 0 0	99 0 0 0 0 30 55 0	99 0 0 0 0 0 30 55 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total	Spain	0 0 0 11 164 16	0 0 0 0 0 0	0 0 0 11 164 16	0 0 0 11 164 16	0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total	Sweden	191 0 0 0 0 0 25 0	0 0 0 0 0	0 191 0 0 0 0 25 0	191 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
Total		25	ŏ	25	25	ő	ő	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to 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	5 (3) (on and off	balance sheet)
		gross of	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	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom				0	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 0 0 0 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 - 3M [Liechtenstein	0		0		0			0			0			
Total [0 - 3M [Norway		0		0		0	0		0	0		0	0	0
Total [0 - 3M [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	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 10Y F F 10Y - more	Hong Kong	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	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [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



(min EUR)								As of 30/06/2015									
	Country / Region		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	Value					
		gross of provisions) (1)		is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	_						U									
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M [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 7	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	0	0	0		
[0 - 3M [Africa	7	0	7	7	0	,	0	0	0	0	0	_	0	0		
Total [0 - 3M	Others	U	U	J	v	v	0	0	0	0	0	v	0	U	U		
[10Y - more Total	1	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 criteral for the delibritation 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				Gross carrying amount			Accumulated impair changes in fair value provisions ⁴	ment, accumulated e due to credit risk and		
	Of which performing but past due >30		performing but past due >30		On performing On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which Of which non-per performing but past due >30		n-performing ¹	On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non-performing exposures		
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days	<=90		exposures exposures			
Debt securities (including at amortised cost and fair value)	9,228	0	0	0	0	0	0	9,367	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	4,468	0	0	0	0	0	0	4,276	0	0	0	0	0	0	
Credit institutions	2,509	0	0	0	0	0	0	2,563	0	0	0	0	0	0	
Other financial corporations	1,483	0	0	0	0	0	0	1,371	0	0	0	0	0	0	
Non-financial corporations	767	0	0	0	0	0	0	1,157	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	23,543	1	235	235	9	41	183	23,551	233	210	210	8	33	170	
Central banks	329	0	0	0	0	0	0	359	0	0	0	0	0	0	
General governments	16	0	0	0	0	0	0	34	0	0	0	0	0	0	
Credit institutions	22	0	0	0	0	0	0	3	0	0	0	0	0	0	
Other financial corporations	63	0	0	0	0	0	0	27	0	0	0	0	0	0	
Non-financial corporations	126	0	4	4	0	1	3	188	1	4	4	0	1	3	
Households	22,987	1	232	232	9	39	180	22,940	233	206	206	8	32	167	
DEBT INSTRUMENTS other than HFT	32,770	1	235	235	9	41	183	32,918	233	210	210	8	33	170	
OFF-BALANCE SHEET EXPOSURES	2,075		0	0	0	0	0	2,155		0	0	0	0	0	

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

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

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



Forborne Exposures

			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures		provisions for exposures with forhearance		Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures		due to credit risk and	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				
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)	4	2	0	0	6	14	7	1	1	13			
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	1	0	0	0	1			
Households	4	2	0	0	6	14	6	1	1	12			
DEBT INSTRUMENTS other than HFT	4	2	0	0	6	14	7	1	1	13			
Loan commitments given	0	0	0	0	0	0	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	1,581	1,583	LRCom {20}	
В	Total leverage ratio exposures	34,607	34,982	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	4.57%	4.53%	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]					
(min 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	22,678	21,333	22,848	21,835				
of which: Other financial corporations	29	29	24	22				
of which: Non-financial corporations	87	87	102	97				
of which: Households	22,562	21,161	22,722	21,708				

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.