

Bank Name	ABLV Bank
LEI Code	549300IHIJ7SCANBWN17
Country Code	LV

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	318	325	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	203	198	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	99	99	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	101	73	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	-2	3	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	2	31	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	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	0	0	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-6	-6	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	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	8	-2	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 (+/-)	8	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	0	-2	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)	203	198	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	114	128	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	114	128	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	1,705	1,878	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.92%	10.53%	CA3 {1}	•
Tier 1 Capital ratio	11.92%	10.53%	CA3 {3}	•
Total Capital ratio	18.64%	17.32%	CA3 {5}	



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	1,415	1,546
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	1,415	1,546
Risk exposure amount for position, foreign exchange and commodities (Market risk)	68	71
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	1	0
Risk exposure amount for operational risk	220	261
Other risk exposure amounts	0	0
Total Risk Exposure Amount	1,705	1,878

⁽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	70	42
Of which debt securities income	33	23
Of which loans and advances income	37	18
Interest expenses	17	11
(Of which deposits expenses)	1	0
(Of which debt securities issued expenses)	9	6
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	49	28
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	-1	1
Gains or (-) losses on financial assets and liabilities held for trading, net	22	16
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	0	0
Exchange differences [gain or (-) loss], net	-2	-5
Net other operating income /(expenses)	7	-1
TOTAL OPERATING INCOME, NET	129	71
(Administrative expenses)	53	28
(Depreciation)	4	2
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	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)	5	1
(Loans and receivables)	1	1
(Held to maturity investments, AFS assets and financial assets measured at cost)	4	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	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	1	-2
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	68	38
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	63	35
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	63	35
Of which attributable to owners of the parent	63	35



2015 EU-wide Transparency Exercise Market Risk ABLV Bank

S	A					IM										IM					
As of 31/12/2014	As of 30/06/2015	5 As of 31/12/2014 INCREMENTAL												As of 30	0/06/2015						
		VaR (Memoran	dum item)	STRESSED VaR (M item)			LT AND ON RISK		RICE RISKS CHARGE FOR			VaR (Memoran	ndum item)	STRESSED VaR (M		INCREM DEFAU MIGRATI CAPITAL	LT AND		RICE RISKS CHARGE FOR		
TOTAL RISK EXPOSURE AMOUNT	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	12 WEEKS AVERAGE 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)		MEACURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT

(min EUR)	AMOUNT	AMOUNT	AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		MEACURE		12 WEEKS AVERAGE MEASURE	LAST MEASURE	AMOUNT	AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		MEACURE		12 WEEKS AVERAGE MEASURE	MEASURE	AMOUNT
Traded Debt Instruments	1	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	55	62	0	0	0	0							0	0	0	0						
Of which: General risk	2	3	0	0	0	0							0	0	0	0						
Of which: Specific risk	2	3	0	0	0	0							0	0	0	0						
Foreign exchange risk	13	9	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	68	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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Credit Risk - Standardised Approach

XIIIIIIIIIIIIIIII	Credit Risk - Standardised Approach								
	ABLV Bank				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	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	1.341	1.714	44		1.689	2.182	54	
	Regional governments or local authorities	57	87	20		60	87	18	
	Public sector entities	112	8	2		121	0	0	
	Multilateral Development Banks	115	115	1		103	103	1	
	International Organisations	1	1	0		1	1	0	
	Institutions	1,375	1,094	286		1,242	866	198	
	Corporates	689	632	621		847	778	754	
	of which: SME	340	313	313		358	331	329	
	Retail	261	260	195		259	258	193	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	19	19	7		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	53	24	25	28	52	30	34	22
	Items associated with particularly high risk Covered bonds	1	1	1		58	53	80	
		93	93	11		101	101	11	
	Claims on institutions and corporates with a ST credit assessment	0	10	10		0	0	0	
	Collective investments undertakings (CIU) Equity	12	12	12			11	24	
	Equity Securitisation	8	8	8		11	11	24	
	Other exposures	204	195	183		195	186	174	
	Standardised Total	4,341	4.263	1.415	34	4,750	4,667	1.546	29
	Standardised Total	4,341	4,263	1,415	34	4,750	4,007	1,546	29

⁽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	1014		,	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	439	439	14		552	552	11	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		o o	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12	2		4	4	1	
	Corporates	284	265	261		295	275	271	
	of which: SME	264	245	241		282	262	259	
	Retail	259	258	193		256	255	192	
	of which: SME	0	0	0		0	0	0	
LATVIA	Secured by mortgages on immovable property	18	18	6		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	48	22	22	0	48	28	32	20
	Items associated with particularly high risk	0	0	0		46	44	66	
	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	8	8	- 8		10	10	24	
	Securitisation	433	474	***		463	450	453	
	Other exposures	177	174	166		163	160	157	
	Standardised Total ²				4				25

Standardised | lotal

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

					Standardise	ed Approach			
		A	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	562	562	0		787	787	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	50	50	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	53	53	14		77	77	19	
	Corporates	10	10	2		22	22	8	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	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				0				0

[[]SERDIATE/SED TOTAL]

(1) Original exposure, unlike Exposure veste, is exported 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 countepurty does not include Securistication exposures

					Standardise	d Approach			
			s of 31/12/2	014		,	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	10	287	0		10	388	0	
	Regional governments or local authorities	5	10	2		5	5	1	1
	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	397	117	24		438	62	13	
	Corporates	5	2	1		4	2	1	
	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	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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(1) Original exposure, unilise Exposure veste, is reported before taking into account any effect due to credit convention factors or credit risk militigation techniques (e.g. substitution effects).

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

					Standardise	ed Approach			
		1	s of 31/12/2	014		į	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	28	28	14		27	27	24	
	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	94	93	59		0	0	0	
	Corporates	97	97	97		204	204	207	
	of which: SME Retail	0	0	0		0	0	0	
BUIGGTAN	of which: SME	1	1	0		1	1	1	
RUSSIAN	Secured by mortgages on immovable property	1	1	0		l ,	1	0	
FEDERATION	of which: SME	0	0	0		1 .	0	,	
120210111011	Exposures in default	0	0	0	0	Ĭ	0	0	0
	Items associated with particularly high risk	0	0	0	-	0	0	1	-
	Covered bonds	0	0	ō		l o	ō	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	19	16	14		17	13	12	
	Standardised Total ²				1				0

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

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

					Standardise	ed 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	13	79	0		31	104	0	
	Regional governments or local authorities	50	58	14		53	62	12	
	Public sector entities	74	8	2		72	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	14	3		15	15	3	
	Corporates	11	2	3		12	2	2	
	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	
CANADA	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		1	0	1	
	Covered bonds	53	53	5		58	58	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

					Standardise	ed Approach			
		,	As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	145	145	0		129	129	0	
	Regional governments or local authorities	0	4	1		0	5	1	
	Public sector entities	4	0	0		5	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	49	49	13		60	60	16	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CWEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property of which: SME	U	0	0		U	0	0	
	or which: SME Exposures in default	U	0	0	0	U	0	0	0
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0	0				0	
	Claims on institutions and corporates with a ST credit assessment	7	7	0		,	,	,	
	Collective investments undertakings (CIU)	ň	0	0		0	0	ı ő	
	Equity	l ő	0	0		0	0	0	
	Securitisation	Ü		Ů			Ů	Ů	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				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

Central governments or central banks Rejonal governments or central banks Rejonal governments or local authorities Provisions						Standardise	ed Approach			
Central overnments or central banks Regional governments Risk exposure Risk exposure Adjustments and provisions* Regional governments Risk exposure Risk exposure Adjustments and provisions* Risk exposure Adju			ı	As of 31/12/	2014		į	As of 30/06/	2015	
Regional governments or local authorities 0 0 0 0 0 0 0 0 0			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	adjustments and	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²
Public sector entitles 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Multilateral Development Banks 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
International Oransisations 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Institutions 167 167 33 85 85 17 17 17 17 18 18 18 18			0	0	0		0	0	0	
Corporates 0 0 0 0 0 0 0 0 0			0	0			0	0	0	
of which: SNE Retail BELGIUM BELGIUM			167	167			85	85	17	
Retail 0 0 0 0 0 0 0 0 0			0	0	0		2	2	1	
BELGIUM Secured by mortrasees on immovable property 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
BELGIUM Secured by mortgages on immovable property 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
of which; SNE 0 <	DEL 071114		0	0	0		0	0	0	
Exposures in default	BELGIUM		0	0	0		0	0	0	
Tems associated with particularly high risk			0	0	0		0	0	0	
Covered bonds			0	0	0	0	0	0	0	0
Caims on institutions and corporates with a ST credit assessment			0	0	0		0	0	0	
Collective investments undertakings (CIU) 12 12 12 0 0 0 0 Equity 0 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 <td></td> <td></td> <td>0</td> <td>0</td> <td></td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td></td>			0	0			0	0	0	
Securitisation 0 0 0 0 0 0 0 0							0	0	0	
Other exposures 0 0 0 0 0 0			0	0	0		0	0	0	
other exposures			0	0				0		
		Other exposures Standardised Total ²	U	- 0	U	0	U	- 0	- 0	0

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

					Standardise	ed Approach			
			As of 31/12/2	014		ı	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	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	144	144	33		158	158	33	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		U	0		
	of which: SME		0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	l "	0	l ő		0	0	0	
SWITZERDAIND	of which: SME	ň	0	ı ö		0	0	,	
	Exposures in default	ň	0	l ő	0	0	0	ı ö	0
	Items associated with particularly high risk	l ő	0	0	Ů	0	0	0	, and the same of
	Covered bonds	13	13	3		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	ō		0	0	0	
	Collective investments undertakings (CIU)	Ō	ō	ō		0	ō	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	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	d Approach			
		A	s of 31/12/2	1014		ı	As of 30/06/2	2015	
		Original Exposure¹	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	8	8	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	105	105	25		94	94	23	
	Corporates	39	37	33		37	34	28	
	of which: SME	19	16	13		15	12	7	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		3	2	3	
	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 levels, is reported to 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 aujustilierits and	provisions per country or counterparty does not include securistisation exposures								
					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	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	25	25	0		36	36	0	
	Regional governments or local authorities	0	8	2		0	9	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	86	86	17		3	3	1	
	Corporates	8	0	0		10	0	0	
	of which: SME	0	0	0		1	0	0	
	Retail	0	0	0		0	0	0	
ETAIL AND	of which: SME	0	0	0		0	0	0	
FINLAND	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	-	U	U	0	0	U
	Covered bonds	U	0	0		U	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		Ů					Ů	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0		_	-	0

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



Credit Risk - IRB Approac

AMMAN III DAG	Credit Risk - IRB Approach												
	ABLV Bank						IRB App	roach					
				As of 31	L/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure 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
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
C	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: Horl-SME Retail - Qualifying Revolving	0		0	0		0	0		0	0		
	Retail - Other Retail	0		0	0		0	0		0	0		, ,
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		ŏ
	Equity			Ů	0			Ů		Ů	0		i i
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets			Ů	0						ő		
	IRB Total				0						0		

(II) 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						
			RECT LONG				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	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 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 [Austria	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	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Bulgaria	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	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Czech Republic	5		5											
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Denmark	13 4 17	0	13 4 17	13 4 17	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Estonia	34	0	34	34	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	Finland	4 4 12 4	0	4 4 12 4	8	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[France	25	0	25	8	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min zory)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with 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 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Germany	5 3 8 15	0	5 3 8	3 3	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Croatia	2 1 3	0	2 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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	1 2	0	1 2	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Ireland	2	0	2	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y] [13Y-5Y] [10Y-more Total	Italy	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	Latvia	22 37 124 183	0	22 37 124 183	1 11	0	0	0	0	0	0	0	0	0	0
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「 「2Y - 3Y「 [3Y - 5Y [[5Y - 10Y [[10Y - more	Lithuania	6 5 3 8 9		5 3 8 9	5 5 1										
Total [0 - 3M	Luxembourg	31	0	31	11	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Poland	2 3 14	0	2 3 14	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Portugal														-
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	13	0	13	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Slovenia	13	0	13	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M	Spain	1	0	1	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Sweden	84 32 21 8	0	84 32 21 8	84 32 21	0	0	0	0	0	0	0	0	0	0
Total	1	145	0	145	136	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	ty matching)	,	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「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	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
T 0 - 3M T 3M - 1 Y T 1Y - 2Y T 2Y - 3Y T 2Y - 5Y T 2Y - 10Y T 2Y - more	Norway		-												
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 Total	Canada	1 16 31 14	0	1 16 31 14	9	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong	62	0	62	10	0	0	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	U.S.	82 62 145 148 62 63	0	0 82 62 145 148 62 63	82 62 145 148	0	0	0	0	0	0	0	0	0	0
Total		562	0	562	437	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

ABLV Bank

10-1941 17-194		(mln EUR)							As of	31/12/2014						
Country Region Reg					NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) per counterpaties	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
Control Cont			gross of p	provisions)		is a maturit	ty matching)		Derivatives with	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value		
Table Tabl	Residual Maturity	Country / Region					(designated at fair value through profit&loss)	assets held for trading	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
10 - 341	[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10-3Hr 134-171 137-5	[0 - 3M [Switzerland														
10 - 3M 1	[0 - 3M [Other advanced economies non EEA														0
10-34	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more		0		0						-					0
10-3Mf	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Middle East	1		1	1										0
Total	[0 - 3M [Latin America and the Caribbean	1 8		1 7	1										0
[0-3M] [3M-1Y] [1Y-2Y] 0 0	Total [0 - 3M [[3M - 1Y [F1Y - 2Y F F2Y - 3Y F F3Y - 5Y F F5Y - 10Y F F10Y - more	Africa														0
137 - 371	[0 - 3M [Others	0 4 6 21	0	0 4 6 21	7		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 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 orther for the definition of the positions. The economic substance over the form must be used as a orther for the definition of the positions.



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long)	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	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 wit val	h negative fair ue
esidual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	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 [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total To - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Bulgaria	0		0			0	0	0	0	0	0		0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Cyprus	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 [0Y - more	Czech Republic	4		4											
Total 0 - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [Y - 10Y [Y - more	Denmark	4 4 18	0	4 18	4 18	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [12Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Estonia	22		22	22			0		0	0	0		0	
Total D - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [Y - 10Y [Y - more Total	Finland	9 13 9 5	0	9 13 9 5	9	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [/ - 10Y [Y - more Total	France	36	0	36	18		0	0	0	0	0	0		0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of provisions) (1)		is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Germany	5 3 8	0	5 3 8	3 3	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Croatia	1 3	0	1 3	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 - 3M [Hungary	1		1											
Total [0 - 3M	Ireland	1	0	1	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [1Y - 2Y [1Y - 2Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Latvia	2 19 24 42 23 105	0	2 19 24 42 23 105	0 2 19 14 2 5	0	0	0	0	0	0	0	0	0	0
Total	Lithuania	5 10 9	0	216 5 10 9	43 5	0	0	0	0	0	0	0	0	0	0
Total	Luxembourg	25	0	25	6	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DII	RECT LONG				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p		is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with	positive fair value	Derivatives with negative fair value		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Netherlands	0	0	0	0		0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	2 2 1 15		2 2 1 15											Ū
Total	Portugal	20	0	20	0	0	0	0	0	0	0	0	0	0	6
Total	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[Slovakia	19	0	19	0	0	0	0	0	0	0	0	0	0	0
10Y - more Total 0 - 3M	Slovenia	19	0	19	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M	Spain	1	0	1	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Sweden	58 58 58 13	0	58 58 58 13	58 58 4	0	0	0	0	0	0	0	0	0	0
l 10Y - more Total		129	0	129	120	0	0	0	0	0	0	0	0	0	0



	(min EUR)							As of	30/06/2015						
		GROSS DI		NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	orovisions)	is a maturity matching) (1)			Derivatives with p	ositive 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 「 「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	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more	Norway									-	-			-	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y [5Y - 10Y 10Y - more Total	Canada	33 19 18 15	0	33 19 18 15	9 19	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong	84	0	84	28	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	U.S.	7 22 144 479 67 69	0	0 7 22 144 479 67 69	0 7 22 144 479	0	0	0	0	0	0	0	0	0	0



To - 3Mf	(mln EUR)							As of	30/06/2015						
To - 3Mf To - 3Mf		GROSS DIF					net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
10 - 3M 13M - 191 11 - 291		gross of p	rovisions)	is a maturity matching) (1)				Derivatives with positive fair value		Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
13M - 11f 13M - 12f 13M - 12f 13M - 12f 13M - 12f 140' - more 10 - 3M 15M - 12f 15M	ntry / 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 (-)
13M - 17	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M	5witzerland 	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	dvanced economies non EEA							_			-				
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [1 13	0	1 12	2	0	0	0	0	0	0	0	0	0	0
「1Y - 2Y 「 「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「 「10Y - more Total	Africa	2	0	2	2	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [1Y - 3Y] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	0 4 5 6 15	0	2 0 4 5 6 15	4 0	0	0	0	0	0	0	0	0	0	0

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



Information on performing and non-performing exposures

				As of 31	/12/2014		As of 30/06/2015							
		Gross carrying	j amount		Accumulated impair changes in fair valu provisions	rment, accumulated e due to credit risk and			Gross carrying	amount		Accumulated impair changes in fair value provisions ⁴	ment, accumulated e due to credit risk and	Collaterals and
		Of which performing but past due >30	Of which non-performing ¹		On performing On non-performing		Collaterals and financial guarantees received on non- performing exposures		performing but past due >30		n-performing ¹	On performing exposures ²	On non-performing	financial guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		exposures ² Of which: defaulted		exposures ³	Ì		days and <=90 days		Of which: defaulted	exposures-	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	2,219	0	5	0	0	2	0	2,689	0	6	0	0	2	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,139	0	1	0	0	1	0	1,412	0	1	0	0	1	0
Credit institutions	792	0	3	0	0	1	0	939	0	3	0	0	0	0
Other financial corporations	17	0	0	0	0	0	0	17	0	0	0	0	0	0
Non-financial corporations	270	0	1	0	0	1	0	322	0	2	0	0	1	0
Loans and advances(including at amortised cost and fair value)	1,065	13	77	52	3	29	50	1,852	7	89	47	1	25	65
Central banks	0	0	0	0	0	0	0	342	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	234	0	0	0	0	0	0	646	0	0	0	0	0	0
Other financial corporations	118	0	10	2	0	0	10	109	0	26	6	0	0	26
Non-financial corporations	315	0	14	5	0	3	11	373	1	10	4	0	3	8
Households	399	13	53	45	3	26	29	383	6	53	37	1	22	30
DEBT INSTRUMENTS other than HFT	3,284	13	82	52	3	31	50	4,541	7	95	47	1	27	65
OFF-BALANCE SHEET EXPOSURES	69		1	1	0	0	0	84		1	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

ĺ			As of 31/12/2014					As of 30/06/2015		
	Gross carrying amount of exposures with forbearance measures		changes in fair value	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Gross carrying a forbearance mea	mount of exposures with asures		ment, accumulated due to credit risk and sures with forbearance	Collateral and financial guarantees received on
(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	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	1	1	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	1	1	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)	54	26	5	5	41	83	45	5	5	71
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	6	6	0	0	6	31	24	0	0	31
Non-financial corporations	15	8	1	1	15	18	5	1	1	18
Households	32	12	4	4	20	33	16	4	4	22
DEBT INSTRUMENTS other than HFT	55	27	5	5	41	83	45	5	5	71
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	203	202	LRCom {20}	
В	Total leverage ratio exposures	4,307	4,787	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	4.72%	4.23%	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	648	502	697	547				
of which: Other financial corporations	47	40	49	42				
of which: Non-financial corporations	237	174	294	223				
of which: Households	364	288	353	282				

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.