

Bank Name	Banco de Crédito Social Cooperativo SA'
LEI Code	95980020140005881190
Country Code	ES

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	2,553	2,478	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,403	2,387	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,395	2,395	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	255	254	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	15	13	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	71	71	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	0	0	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-273	-263	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	-234	-233	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	-219	-158	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	-41	-47	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(8) of CRR.
Of which: from securitisation positions (-)	-41	-47	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
<ul><li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li></ul>	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	434	355	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	434	355	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)	2,403	2,387	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	150	91	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	17	7	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4} CA1 {1.2} - (CA1 {1.2.1} +	
Other Tier 2 Capital components and deductions (after transitional adjustments)	132	83	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	21,671	21,869	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.09%	10.92%	CA3 {1}	•
Tier 1 Capital ratio	11.09%	10.92%	CA3 {3}	
Total Capital ratio	11.78%	11.33%	CA3 {5}	



## **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	20,001	20,205
Risk exposure amount for securitisation and re-securitisations in the banking book	40	24
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	19,961	20,181
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 <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	76	70
Risk exposure amount for operational risk	1,594	1,594
Other risk exposure amounts	0	0
Total Risk Exposure Amount	21,671	21,869

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



Interest income	(min EUR)	As of 31/12/2014	As of 30/06/2015
Of which debt securities income         74         14           Of which learns and advances income         866         401           Interest expenses         481         164           (Of which deposits expenses)         392         1332           (Of which deposits expenses)         79         331           (Of which deposits expenses)         70         0           (Deviced in come         3         1           Ket Pec and commission income         3         1           Gains or () losses on financial assets and liabilities held for trading, net         155         22           Gains or () losses on financial assets and liabilities held for trading, net         25         29           Gains or () losses on financial assets and liabilities held for trading, net         25         29           Gains or () losses on financial assets and liabilities held for trading, net         25         29           Gains or () losses on financial assets and liabil			
Interest expenses		· · · · · · · · · · · · · · · · · · ·	
(Of which deposits expenses) 392 132 (Of which debt securities issued expenses) 79 31 (Expenses on Share capital repayable on demand) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which loans and advances income	866	401
(Of which debt securities issued expenses)  (Popenses on share capital repayable on demand)  (Dividend income  (Repenses on share capital repayable on demand)  (Net Fee and commission income  (Repenses on demand)  (Repenses on financial assets and liabilities held for trading, net  (Repenses on financial assets and liabilities held for trading, net  (Repenses from hedge accounting, net  (Repenses from hedge accounting income ((expenses)  (Repenses from hedge accounting, net  (Repenses)  (Repenses from hedge accounting, net  (Repenses)  (R	Interest expenses	481	164
(Of which debt securities issued expenses) (Expenses on share capital repayable on demand)  O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Of which deposits expenses)	392	132
Dividend income  13 11  Net Fee and commission income 282 132  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 582 299  Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net 681 00  Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net 682 00  Gains or (-) losses from hedge accounting, net 70 0  Exchange differences [gain or (-) loss], net 70 0  Exchange differences [gain or (-) loss], net 71 0  Ret other operating income /(expenses) 72 0  ProfIAL OPERATING INCOME, NET 73 0  (Administrative expenses) 74 0  (Oberpeciation) 75 0  (Commitments and guarantees given) 76 (Oberperovisions) 77 0  Of which pending legal issues and tax litigation of Or which pending legal issues and tax litigation of Or which pending legal issues and tax litigation of Or which pending legal issues and tax litigation of Or which pending legal issues and tax litigation of Or which pending legal issues and tax litigation of Or which pending legal issues and tax litigation of Or which pending legal issues and tax litigation of Or which pending legal issues and tax litigation of Or which pending legal issues and tax litigation of Or which pending legal issues and tax litigation of Or which pending legal issues and tax litigation of Or ober one of the pending legal issues and tax litigation of Or ober one of Or ob		79	31
Net Fee and commission income  282 132  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  582 29  582 29  583 00 0 1 15 00 0 0 0 0 0 0 0 0 0 0 0 0 0	(Expenses on share capital repayable on demand)	0	0
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  15 00  15 00  15 00  15 00  16 00  10 00	Dividend income	3	1
Gains or (·) losses on financial assets and liabilities held for trading, net  Gains or (·) losses on financial assets and liabilities designated at fair value through profit or loss, net  Gains or (·) losses on financial assets and liabilities designated at fair value through profit or loss, net  Cexchange differences [gain or (·) loss], net  Net other operating income /(expenses)  1,388 427  1,48 428 428  1,58 427  1,48 428 428  1,58 4	Net Fee and commission income	282	132
Gains or (·) losses on financial assets and liabilities designated at fair value through profit or loss, net  Gains or (·) losses from hedge accounting, net  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	582	29
Gains or (·) losses from hedge accounting, net  Exchange differences [gain or (·) loss], net  2 2 2  2 Net other operating income /(expenses)  -20 -9  TOTAL OPERATING INCOME, NET  1,388 427  (Administrative expenses)  1493 266  (Depreciation)  (Provisions or (·) reversal of provisions)  25 -27  (Commitments and guarantees given)  -4 22  (Other provisions)  27 (Other provisions)  29 -28  Of which pending legal issues and tax litigation 1  0 of which restructuring 1  (Impairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Ineld to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  10 0  Negative goodwill recognised in profit or loss  10 0  Negative goodwill recognised in profit or loss  11 3 88  Profit or (·) Loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  12 1  PROFIT OR (·) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (·) LOSS FROT THE YEAR  37 19  PROFIT OR (·) LOSS FOR THE YEAR	Gains or (-) losses on financial assets and liabilities held for trading, net	-15	0
Exchange differences [gain or (-) loss], net  2 2 2  Net other operating income ((expenses)  -20 -9  TOTAL OPERATING INCOME, NET  1,388 427  (Administrative expenses)  (Depreciation)  (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  -4 2  (Commitments and guarantees given)  -5 40  Of which pending legal issues and tax litigation 1  Of which pending legal issues and tax litigation 1  Of which restructuring 1  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets not measured at fair value through profit or loss)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  183 57  (of which Goodwill)  O 0  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  13 8  Profit or (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  19  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  19  PROFIT OR (-) LOSS FOR THE YEAR  37 19	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	26	0
Net other operating income /(expenses) -20 -9 TOTAL OPERATING INCOME, NET 1,388 427 (Administrative expenses) 493 266 (Depreciation) 77 38 (Depreciation) 77 38 (Depreciation) 78 38 79 38 (Obertality expenses) 79 (Commitments and guarantees given) -4 22 (Other provisions) -5 29 -28  Of which pending legal issues and tax litigation 0 Of which restructuring 1 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Itheld to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 183 57 (Indepairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 183 57 (Indepairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 183 57 (Indepairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 183 57 (Indepairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 183 57 (Indepairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 183 57 184 185 187 188 189 189 189 189 189 189 189 189 189	Gains or (-) losses from hedge accounting, net	0	0
TOTAL OPERATING INCOME, NET  (Administrative expenses)  (Administrative expenses)  (Administrative expenses)  (Pepreciation)  (Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Idea to maturity investments, AFS assets and financial assets measured at cost)  (If left to maturity investments, AFS assets and financial assets measured at cost)  (If which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  19  PROFIT OR (-) LOSS FOR THE YEAR  37  19	Exchange differences [gain or (-) loss], net	2	2
(Administrative expenses) (Depreciation) (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Commitments and guarantees given) (Other provisions)  Of which pending legal issues and tax litigation 0  Of which pending legal issues and tax litigation 0  Of which restructuring 0  (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Iffurpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Iffurpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Iffurpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Iffurpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Iffurpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Iffurpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Iffurpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Iffurpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Iffurpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Iffurpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Iffurpairment or (-) reversal of impairment of investm	Net other operating income /(expenses)	-20	-9
(Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  (Cother provisions)  (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Held to maturity investments of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  13  8  Profit or (-) loss FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS FOR THE YEAR  37  19  PROFIT OR (-) LOSS FOR THE YEAR	TOTAL OPERATING INCOME, NET	1,388	427
(Provisions or (-) reversal of provisions)  (Commitments and guarantees given)  (Other provisions)  Of which pending legal issues and tax litigation <sup>1</sup> Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (If which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  13  8  PROFIT OR (-) LOSS FOR TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS FOR THE YEAR  37  19  PROFIT OR (-) LOSS FOR THE YEAR	(Administrative expenses)	493	266
(Commitments and guarantees given)  (Other provisions)  29 -28 Of which pending legal issues and tax litigation 1  Of which restructuring 1  (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  183 57 (of which Goodwill)  00 00 80 00 80 80 80 80 80 80 80 80 80	(Depreciation)	77	38
(Other provisions)  Of which pending legal issues and tax litigation 1  Of which pending legal issues and tax litigation 1  Of which restructuring 1  Of which restructuring 1  (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  37 19  Profit or (-) loss after tax from discontinued operations  OR  PROFIT OR (-) LOSS FOR THE YEAR  37 19	(Provisions or (-) reversal of provisions)	25	-27
Of which pending legal issues and tax litigation <sup>1</sup> Of which restructuring <sup>1</sup> (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  10  OPEROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  11  PROFIT OR (-) LOSS FOR THE YEAR  37  19	(Commitments and guarantees given)	-4	2
Of which restructuring¹ (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or investments, after a seal of impairment or investments and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or investments, after a seal of impairment or investments and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or investments, after a seal of impairment or investments and associates and on non-financial assets)  (Impairment or (-) reversal of impairment or investments, after a seal of impairment or investments and associates and on non-financial assets)  (Impair	(Other provisions)	29	-28
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)  (Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  183  57  (of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  -27  -14  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  70  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  71  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  72  73  74  75  76  76  77  78  79  79  79  70  70  71  71  71  71  71  72  73  74  74  75  76  76  77  78  79  79  79  70  70  71  71  71  71  71  72  73  74  74  75  76  77  78  78  79  79  79  79  79  70  70  71  71  71  71  71  72  73  74  74  75  76  77  78  78  79  79  79  79  79  79  79	Of which pending legal issues and tax litigation <sup>1</sup>	0	
(Loans and receivables)  (Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  Negative goodwill recognised in profit or loss  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  O  PROFIT OR (-) LOSS FOR THE YEAR  37 19	Of which restructuring <sup>1</sup>	0	
(Held to maturity investments, AFS assets and financial assets measured at cost)  (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  183 57  (of which Goodwill)  0 0  0  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  -27 -14  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  -8 11  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  70 0  0  0  0  10 0  11 0  12 0  13 0  14 0  15 0  16 0  17 0  18 0	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	605	74
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)  (of which Goodwill)  0  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  13  8  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  -27  -14  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  -8  11  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  37  19  PROFIT OR (-) LOSS FOR THE YEAR  37  19	(Loans and receivables)	600	75
(of which Goodwill)  Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  37 19  PROFIT OR (-) loss after tax from discontinued operations  PROFIT OR (-) LOSS FOR THE YEAR  37 19	(Held to maturity investments, AFS assets and financial assets measured at cost)	5	-1
Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates  Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  -27 -14  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS  -8 11  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  37 19  Profit or (-) loss after tax from discontinued operations  0 0  0  PROFIT OR (-) LOSS FOR THE YEAR  37 19	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	183	57
PROFIT OR (-) LOSS FOR THE YEAR  13  8  PROFIT OR (-) LOSS FOR THE YEAR  13  8  8  13  8  13  8  13  8  13  8  14  15  16  17  18  18  18  18  18  18  18  18  18	(of which Goodwill)	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations  -27 -14  PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS -8 -11  PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS -8 -19  Profit or (-) loss after tax from discontinued operations -8 -10  9 -10	Negative goodwill recognised in profit or loss	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 37 19 Profit or (-) loss after tax from discontinued operations 0 0 PROFIT OR (-) LOSS FOR THE YEAR 37 19	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	13	8
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  37 19 Profit or (-) loss after tax from discontinued operations  0 0  PROFIT OR (-) LOSS FOR THE YEAR  37 19	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-27	-14
Profit or (-) loss after tax from discontinued operations  0 0 PROFIT OR (-) LOSS FOR THE YEAR  37 19	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		11
PROFIT OR (-) LOSS FOR THE YEAR 37 19	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		
		0	0
Of which attributable to owners of the parent	PROFIT OR (-) LOSS FOR THE YEAR	37	19
(1) Information available only as of end of the year	Of which attributable to owners of the parent	37	19



# EBA MATTER 2015 EU-wide Transparency Exercise Market Risk Banco de Crédite Social Cooperativo SA'

		social Cooperativo	1				M										TM					
	As of 31/12/2014	As of 30/06/2015					/12/2014									As of 30	D/06/2015					
			VaR (Memoran	ndum item)			INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (Mo	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	FACTOR (ms) x AVERAGE OF	LATEST AVAILABLE			FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	ŏ	ő	ő	ő	Ö	ő							o o	ő	ő	ő						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
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**

Standardised Approach Banco de Crédito Social Cooperativo SA' As of 31/12/2014 As of 30/06/2015 Value Original Exposure<sup>1</sup> Original Exposure<sup>1</sup> Risk exposure adjustments Risk exposure adjustments amount amount and provisions provisions (mln EUR, %) 833 855 5,239 Central governments or central banks 0 5,469 0 Regional governments or local authorities 1,323 1,070 26 2,055 1,395 0 **Public sector entities** 95 86 15 85 80 15 Multilateral Development Banks 0 0 0 0 0 0 **International Organisations** 0 0 0 Institutions 388 355 94 467 449 122 Corporates 3,719 3,235 3,070 4,114 3,236 3,154 of which: SME 2,196 2,023 1,869 2,182 1,809 1,891 Retail 7,071 5,710 3,575 7,433 6,057 3,781 of which: SME 4,988 4,057 2,326 5,357 4,436 2,554 Consolidated data Secured by mortgages on immovable property 16,677 16,626 5,946 16,113 16,068 5,747 of which: SME 2,672 2.653 910 2,628 2.611 896 **Exposures in default** 5,848 3,300 3,415 2,529 5,559 3,108 3,228 2,440 Items associated with particularly high risk 5 5 1 0 0 0 Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 Collective investments undertakings (CIU) 22 22 22 21 21 21 **Equity** 167 167 275 165 165 219 Securitisation 95 91 40 102 96 24 Other exposures 4.680 4.135 3.523 5.503 4.771 3.894 20,001 3,304 46,856 40,914 20,205 3,390

<sup>(1)</sup> 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).



Credit Risk - IRB Approac

	Credit Risk - IRB Approach												
	Banco de Crédito Social Cooperativo SA'						IRB App	roach					
				As of 3	1/12/2014					As of 30	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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  Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		
Consolidated data	Retail - Qualifying Revolving	0		0	0		0	0		0	0		
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		٥	0		0	0		ů
	Retail - Other Retail - Of Which: non-SME	0		ŏ	0		0	0		0	0		ŏ
	Equity	Ů		, i	0		, and the second	,		Ü	0		, i
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets			, i	ő					Ů	ő		
	IRB Total				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).

#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EGIC)	GROSS DI	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 DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p		posiciono o soci	is a maturi	ty matching) (1)	,	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
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	Austria	0 2 0 0 0 0	0 0 0 0 0	0 2 0 0 0 0	0 2 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Belgium	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	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more]	Cyprus		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	Czech Republic	0	0	0	0			0	0	0	0	0	0	0	0
To - 3M	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otal   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Estonia	0		0	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M [ 3M - 1Y [ 17 - 2Y [ 17 - 2Y [ 27 - 3Y [ 37 - 5Y [ 57 - 10Y [ 10Y - more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0

#### Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DII	RECT LONG	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	5 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at 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	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
T 0 - 3M	Hungary		-								-	0			
Total	Ireland	0	0	0	0	0	0	0	0	0	0		0	0	0
Total [0 - 3M [ 10 - 3M [ 13M - 14] [14 - 24] [17 - 24] [27 - 37 [ 137 - 57 [ 157 - 107 [ 107 - more Total	Italy	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 1	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Latvia	1		-	1			-						0	0
Total	Lithuania	0	0	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
Total	l	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 e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta		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	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Poland	0		0	_	0			0			0			
Total  [ 0 - 3M [	Portugal		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	Slovakia	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	Slovenia	0		0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Spain	0 232 869 74 14 100 410 274 1,973	0 224 365 66 11 92 318 273 1,349	0 232 869 74 14 100 410 274 1,973	8 502 5 1 3 90 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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 [	Sweden							J				v	J	-	U
Total	1	0	0	0	0	0	0	00	0	0	0	. 0		0	0

#### Sovereign Exposure

	(min EUR)							As of 3	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) i	net of cash short	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	orovisions) (1)		is a maturit	y matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M「 「3M - 1Y「 [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y] [5Y - 10Y[ [10Y - more	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
O - 3M     G - 3M     G M - 1Y     1Y - 2Y     E Y - 3Y     F SY - 5Y     F SY - 10Y     F SY - 10Y	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
[ 0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Australia	-						-				-			
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [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	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total    0 - 3M    3M - 1Y    14 - 2Y    27 - 34    37 - 5Y    57 - 10Y    10Y - more	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



#### Sovereign Exposure

Banco de Crédito Social Cooperativo SA'

	(mln EUR)							As of	31/12/2014						
		GROSS DI EXPOSURES (	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M[	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Other advanced economies non EEA	0		0		0		0	0	0	0	0	0	0	
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 10Y - more       ]	Other Central and eastern Europe countries non EEA						,	•		-					0
Total  [ 0 - 3M [       [ 3M - 1Y [       [ 1Y - 2Y [       [ 2Y - 3Y [       [ 3Y - 5Y [       [ 10Y - more       ] ]	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	0	0	0	0	0	0	0	0
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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 central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of	30/06/2015						
		EXPOSURES (	RECT LONG accounting value	NET DIRECT Popositions of son	OSITIONS (gross overeign debt to oth	exposures (long) her counterpa <u>ties</u>	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	provisions) (1)		is a maturi	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 [	Austria	0		0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Belgium	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	Bulgaria	0		0			0	0	0	0	0	0		0	0
Total [ 0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Czech Republic														
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 4Y - 10Y [ 0Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [ 3M - 1Y [ 17 - 2Y [ 2Y - 3Y [ 3Y - 5Y [ Y - 10Y [ 0Y - more	Estonia			0						-	0	0		0	
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ Y - 10Y [ 0Y - more Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total D - 3M [ M - 1Y [ Y - 2Y [ Y - 3Y [ Y - 5Y [ / - 10Y [ Y - more Total	France	0	0	0	0		0	0	0	0	0	0	0	0	0



	(min EUR)							As of	30/06/2015						
		GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p		is a maturity matching) (1)			Derivatives with p	Derivatives with positive fair value		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 [	Germany	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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Hungary	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	Ireland								0		-				0
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y  [5Y - 10Y   Total	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Lithuania	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	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DII EXPOSURES (2	accounting value	NET DIRECT PO	ereign debt to oth	ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions) 1)		is a maturi	ty 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] [3M-1Y] [1Y-2Y] [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 - 3M [	Poland														
Total  [ 0 - 3M [	Portugal	0 0 0 0 502 471 226 0	0 0 0 0 0	0 0 0 502 471 226 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	1,199	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	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M	Spain	0 401 824 6 11 1,678 1,227 1,045	0 154 572 5 10 121 344 278	0 401 824 6 11 1,678 1,227 1,045 5,192	0 247 250 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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	Sweden	5,192	1,483	5,192	497	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (	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 DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)	is a maturity matching) (1)				Derivatives with positive fair value		Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with 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&ioss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein														
Total	Norway	0	0	0	0	0	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 Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Japan	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	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value		OSITIONS (gross o			DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)
	Country / Region	gross of p	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											_			
Total [0 - 3M] [3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Switzerland	0		0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ F1Y - 2Y F F2Y - 3Y F F3Y - 5Y F F5Y - 10Y F F10Y - more	Other advanced economies non EEA		0				0		0	0	0		0	0	0
Total  [ 0 - 3M [	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	0	0	0	0	0	0	0	0
[ 0 - 3M [	Africa	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]	Others	U	J	3	V	U	U	0	U	U	0	v	v	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 chrelar for the delethification of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



#### Information on performing and non-performing exposures

				As of 31	./12/2014					As of 30	/06/2015			
	Gross carrying amount				Accumulated impair changes in fair valu provisions	ment, accumulated e due to credit risk and	Collaterals and		Gross carrying	j amount		Accumulated impair changes in fair value provisions <sup>4</sup>	ment, accumulated e due to credit risk and	Collaterals and
		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing On non-performing exposures <sup>2</sup> exposures <sup>3</sup>		financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
		days and <=90 days		Of which: defaulted	exposures	exposures			days and <=90 days		Of which: defaulted	exposures	exposures	
(mln EUR, %)  Debt securities (including at amortised cost and fair value)	834	0	0	0	1	0	0	5,150	0	0	0	2	0	0
Central banks	0	0	0	0	0	0	0	3,130	0	0	0	0	0	0
	_			-		-		_		-	-			
General governments	646	0	0	0	0	0	0	4,908	0	0	0	0	0	0
Credit institutions	35	0	0	0	0	0	0	23	0	0	0	0	0	0
Other financial corporations	147	0	0	0	0	0	0	125	0	0	0	2	0	0
Non-financial corporations	6	0	0	0	1	0	0	94	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	33,286	1,284	5,859	5,817	349	2,531	3,284	33,672	1,175	5,594	5,569	282	2,438	3,066
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	969	7	9	9	0	0	0	1,144	2	12	12	0	0	0
Credit institutions	213	0	0	0	0	0	0	505	0	5	5	0	4	0
Other financial corporations	413	0	15	8	3	1	6	791	0	8	8	2	1	0
Non-financial corporations	10,822	350	3,961	3,936	203	1,930	2,016	10,632	287	3,709	3,689	163	1,834	1,822
Households	20,868	927	1,875	1,864	143	600	1,261	20,600	886	1,861	1,855	117	598	1,244
DEBT INSTRUMENTS other than HFT	34,120	1,284	5,859	5,817	350	2,531	3,284	38,822	1,175	5,594	5,569	285	2,438	3,066
OFF-BALANCE SHEET EXPOSURES	2,974		20	20	4	17	2	3,467		20	20	3	16	2

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

<sup>&</sup>lt;sup>2</sup> 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)

<sup>&</sup>lt;sup>1</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



### Forborne Exposures

			As of 31/12/2014					As of 30/06/2015		
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying a forbearance me	nmount of exposures with asures	Accumulated impairment, accumulated with changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		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		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)	8,494	4,473	2,144	1,990	2,468	7,998	4,247	2,037	1,912	2,328
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	164	3	0	0	0	161	3	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	4,557	3,296	1,680	1,602	1,686	4,137	3,044	1,571	1,512	1,530
Households	3,772	1,174	464	387	782	3,699	1,200	466	400	797
DEBT INSTRUMENTS other than HFT	8,494	4,473	2,144	1,990	2,468	7,998	4,247	2,037	1,912	2,328
Loan commitments given	36	0	0	0	0	27	0	0	0	0

<sup>&</sup>lt;sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30



## Leverage ratio

	(min EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	2,403	2,387	LRCom {20}	
В	Total leverage ratio exposures	36,874	42,211	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	6.52%	5.66%	A/B	



## Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06	/2015	
	Mortgage   [Loans collateralized by in		Mortgage l [Loans collateralized by in		
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	
Loans and advances	23,176	20,527	22,570	19,982	
of which: Other financial corporations	0	0	0	0	
of which: Non-financial corporations	5,107	3,649	4,847	3,430	
of which: Households	18,069	16,871	17,723	16,546	

<sup>&</sup>lt;sup>1</sup>This 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.