

Bank Name	Banco Santander SA
LEI Code	5493006QMFDDMYWIAM13
Country Code	ES

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	70,483	83,998	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	64,250	75,471	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	44,851	52,180	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	46,227	49,343	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	-11,243	-10,758	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (I) of CRR
Minority interest given recognition in CET1 capital	4,131	5,019	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-186	-58	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-29,116	-30,280	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	-4,632	-4,767	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	-413	-447	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	-11,440	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	-42	-51	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 155(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	-1,449	-368	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	16,121	27,097	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 (+/-)	2,533	2,075	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	13,588	25,022	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)	5,718	6,727	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)	-5,718	-6,727	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)	64,250	75,471	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,233	8,528	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	2,625	4,608	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)	3,608	3,920	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	585,621	609,484	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	10.97%	12.38%	CA3 {1}	-
Tier 1 Capital ratio	10.97%	12.38%	CA3 {3}	-
Total Capital ratio	12.04%	13.78%	CA3 {5}	-



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	480,287	505,809
Risk exposure amount for securitisation and re-securitisations in the banking book	2,470	1,442
Risk exposure amount for contributions to the default fund of a CCP	865	373
Risk exposure amount Other credit risk	476,952	503,994
Risk exposure amount for position, foreign exchange and commodities (Market risk)	35,103	32,970
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	971	725
Risk exposure amount for Credit Valuation Adjustment	276	321
Risk exposure amount for operational risk	69,953	70,384
Other risk exposure amounts	2	0
Total Risk Exposure Amount	585,621	609,484

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



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

2015 EU-wide Transparency ExerciseP&L

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	56,039	29,789
Of which debt securities income	7,114	3,832
Of which loans and advances income	46,371	24,385
Interest expenses	26,398	12,788
(Of which deposits expenses)	15,689	7,702
(Of which debt securities issued expenses)	7,861	3,936
(Expenses on share capital repayable on demand)	0	0
Dividend income	435	271
Net Fee and commission income	9,768	5,093
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	4,438	873
Gains or (-) losses on financial assets and liabilities held for trading, net	2,364	-1,003
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	239	-12
Gains or (-) losses from hedge accounting, net	-65	-37
Exchange differences [gain or (-) loss], net	-1,127	1,335
Net other operating income /(expenses)	-372	8
TOTAL OPERATING INCOME, NET	45,321	23,529
(Administrative expenses)	17,931	9,601
(Depreciation)	2,278	1,188
(Provisions or (-) reversal of provisions)	3,004	1,561
(Commitments and guarantees given)	12	-46
(Other provisions)	2,991	1,607
Of which pending legal issues and tax litigation ¹	1,002	
Of which restructuring ¹	340	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	10,828	5,348
(Loans and receivables)	10,639	5,234
(Held to maturity investments, AFS assets and financial assets measured at cost)	189	115
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	834	186
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	17	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	442	256
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-267	-65
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	10,638	5,836
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,945	5,073
Profit or (-) loss after tax from discontinued operations	-26	0
PROFIT OR (-) LOSS FOR THE YEAR	6,919	5,073
Of which attributable to owners of the parent	5,816	4,261



2015 EU-wide Transparency Exercise Market Risk Banco Santander SA

	S	A					[M										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014							As of 30/06/2015								
	TOTAL RISK TOTA		VaR (Memoran	ndum item)	STRESSED VaR (M. item)		INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)	EXPOSURE AMOUNT	E EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	13,547	12,837	167	13	460	45							256	24	631	55						
Of which: General risk	11,297	10,882	103	9	198	19							187	18	275	30						
Of which: Specific risk	2,080	1,673	64	5	263	27							69	5	356	25						
Equities	955	465	40	3	118	15							57	3	219	18						
Of which: General risk	240	129	40	3	118	15							57	3	219	18						
Of which: Specific risk	497	194	0	0	0	0							0	0	0	0						
Foreign exchange risk	10,166	5,943	39	6	72	15							50	3	94	3						
Commodities risk	236	220	2	0	6	0							2	0	4	0						
Total	24,903	19,465	132	12	415	40	270	257	0	0	0	10,200	216	19	534	48	330	291	0	0	0	13,505



Credit Risk - Standardised Approach

AUTHORITY	Credit Risk - Standardised Approach									
	Banco Santander SA				Standardise	d Approach				
			As of 31/12/2	014		As of 30/06/2015				
		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	147.433	151.568	4.183		148.202	149,693	4,347		
	Regional governments or local authorities	2,171	3,779	797		27,957	30,494	729		
	Public sector entities	5,809	5,796	259		6,275	6,656	226		
	Multilateral Development Banks	1,455	1,372	4		2,544	2,544	3		
	International Organisations	69	69	69		0	0	0		
	Institutions	40,663	34,743	8,722		44,472	39,327	8,338		
	Corporates	94,814	67,904	66,860		101,018	75,315	74,148		
	of which: SME	7,882	4,882	4,230		10,163	6,588	5,880		
	Retail	183,770	115,336	83,635		191,393	119,737	86,816		
	of which: SME	20,203	16,178	9,267		20,649	16,761	9,584		
Consolidated data	Secured by mortgages on immovable property	88,668	81,847	37,704		96,875	89,205	42,450		
	of which: SME	11,681	11,659	5,262		12,666	12,630	5,323		
	Exposures in default	25,059	12,846	13,728	12,213	25,501	12,451	13,259	13,050	
	Items associated with particularly high risk	111	109	163		107	106	158		
	Covered bonds	3,058	3,058	306		3,478	3,478	348		
	Claims on institutions and corporates with a ST credit assessment	149	297	188		57	508	283		
	Collective investments undertakings (CIU)	175	11	11		1,774	0	0		
	Equity	4,355	4,355	6,679		4,176	4,176	5,935		
	Securitisation	2,024	2,001	1,312		1,441	1,381	483		
I	Other exposures	81.552	68.777	48.203		86.265	73.586	49.898		
	Standardised Total	681,336	553,868	272,822	16,932	741,535	608,659	287,422	17,291	

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

					Standardise	d Approach			
			As of 31/12/2	2014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	41,686	42,903	197		40,048	42,330	254	
	Regional governments or local authorities	46	46	1		26,481	27,092	0	
	Public sector entities	3	3	0		2	2	0	
	Multilateral Development Banks	3	3	0		3	3	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,655	9,642	689		8,229	8,217	633	
	Corporates	3,440	2,283	2,272		4,173	3,369	3,368	
	of which: SME	73	58	57		83	58	57	
	Retail	13,149	2,392	1,761		13,238	2,247	1,645	
	of which: SME	199	185	106		243	227	130	
SPAIN	Secured by mortgages on immovable property	7,314	7,285	2,752		7,633	7,628	3,218	
	of which: SME	3	3	2		23	23	11	
	Exposures in default	11,392	5,704	5,945	5,693	11,629	5,731	5,945	5,837
	Items associated with particularly high risk	2	1	2		1	1	1	
	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 1.755	1,755	4.038		0 1.591	1.591	3,658	
	Equity	1,755	1,755	4,038		1,591	1,591	3,658	
	Securitisation Other exposures	28.099	18.213	16.220		27.454	18.232	16.159	
	Standardised Total ²	20,099	10,213	10,220		27,434	10,232	10,139	

Example relations to the control of the control of

(2) Total value adjustments and pro	ovisions per country of counterparty does not include Securistisation exposures								
					Standardise	d Approach			
			As of 31/12/2	014					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	33,602	34,029	17		29,700	29,802	28	
	Regional governments or local authorities	0	0	0		6	6	1	
	Public sector entities	2,106	2,106	0		0	0	0	
	Multilateral Development Banks	1,444	1,361	0		1,449	1,449	0	
	International Organisations	69	69	69		0	0	0	
	Institutions	3,741	2,933	263		4,997	4,019	720	
	Corporates	21,676	17,447	17,222		27,692	22,319	22,061	
	of which: SME	0	0	0		287	283	274	
	Retail	22,076	9,496	7,025		29,056	13,099	9,658	
LINITED KINGDOM	of which: SME	542	542	310		956	935	534 830	
UNITED KINGDOM	Secured by mortgages on immovable property	2,097	2,097	829 5		2,111 1,944	2,111 1,944		
	of which: SME Exposures in default	5	5	308	445			768	346
	Exposures in default Items associated with particularly high risk	507 74	291 74	308 111	145	544 73	197 73	208	346
	Covered bonds	3,058	3.058	306		3,478	3,478	348	
1	Covered bonds Claims on institutions and corporates with a ST credit assessment	3,036	3,036	300		3,478	3,7/0	340	
	Collective investments undertakings (CIU)	0	0	1		0	0	,	
1	Equity	109	109	117		88	88	98	
	Securitisation	103	103	22/				,,,	
1	Other exposures	13.890	13.617	2,485		15,617	15,454	3,043	
1	Standardised Total ²	20,000	1		654				666

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).

					Standardised	d Approach			
		ı	As of 31/12/2	014		,	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	34,496	35,576	135		38,121	39,318	124	
	Regional governments or local authorities	11	11	11		41	37	37	
	Public sector entities	359	359	0		991	991	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,199	6,092	2,201		5,866	4,225	1,572	
	Corporates	23,214	15,697	15,462		17,615	12,792	12,533	
	of which: SME	1,513	1,430	1,202		2,204	2,085	1,891	
	Retail	57,254	32,429	23,176		50,100	27,565	19,717	
	of which: SME	7,096	6,427	3,674		5,814	5,374	3,073	
BRAZIL	Secured by mortgages on immovable property	10,391	9,879	4,218		12,922	12,595	6,946	
	of which: SME	612	599	349		673	648	386	
	Exposures in default	4,304	1,480	1,633	2,823	4,371	1,671	1,820	2,701
	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)	11	11	11		0	0	0	
	Equity	982	982	1.013		873	873	903	
	Securitisation								
	Other exposures	13,386	13,816	12,652		15,359	15,699	12,055	
	Standardised Total ²				3,843				3,567

⁽¹⁾ Original exposure, unlike Exposure-sea excession season and the procession of th

					Standardise	d Approach			
			As of 31/12/2	014		į	s of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	5.639	5.891	76		7.078	7.245	79	
	Regional governments or local authorities	1,441	2,909	582		783	2,550	508	
	Public sector entities	2.510	2.510	65		4.548	4.548	23	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,367	9,511	3,522		14,094	13,120	2,908	
	Corporates	17.239	11.378	11.052		19.654	13.537	13.217	
	of which: SME	2,711	489	418		3,027	593	509	
	Retail	27,851	23,871	17,755		30,534	26,728	19,906	
LINITED CTATEC	of which: SME	2,024 31,399	929 25.123	548 13.041		1,896 34,188	788	451 13.732	
UNITED STATES	Secured by mortgages on immovable property of which: SMF			3,482			26,920		
	or which: SME Exposures in default	8,557 1,497	8,548 1,327	1,346	170	7,405 1.502	7,395 812	2,726 827	690
	Items associated with particularly high risk	23	23	35	1/0	1,502	18	28	090
	Covered bonds	23	23	33		10	10	20	
	Claims on institutions and corporates with a ST credit assessment	Ĭ	0	ı ö		0		0	
	Collective investments undertakings (CIU)	ň	0	l ő		0	0	0	
	Equity	697	697	375		855	855	198	
	Securitisation	037	597	3// 3		833	333	190	
	Other exposures	11.603	11.237	8.294		11,782	11,122	9,301	
	Standardised Total ²		1	.,	3,091	20,7.02	,	1	3,677

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

					Standardise	ed Approach		Standardised Approach											
		ı	As of 31/12/2	2014		į	As of 30/06/	2015											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²										
	Central governments or central banks	10,127	9,518	320		10,344	8,928	222											
	Regional governments or local authorities	11	0	0		3	0	0											
	Public sector entities	516	2	0		121	0	0											
	Multilateral Development Banks	6	6	1		146	146	0											
	International Organisations	0	0	0		0	0	0											
	Institutions	1,247	465	154		663	523	173											
	Corporates	1,088	121	120		1,104	197	180											
	of which: SME	5	5	4		150	146	139											
	Retail	11,627	6,156	4,248		12,335	7,281	4,986											
	of which: SME	2,881	2,066	1,181		3,351	2,665	1,524											
MEXICO	Secured by mortgages on immovable property	5,808	5,808	2,045		6,292	6,221	2,187											
	of which: SME	72	72	27		28	28	11											
	Exposures in default	680	399	407	274	736	501	535	235										
	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)	164	0	0		1,773	0	0											
	Equity	22	22	22		20	20	20											
	Securitisation																		
	Other exposures	5,373	2,896	2,241		5,720	3,242	2,341											
	Standardised Total ²				664				641										

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

(2) Total value adjustments and	provisions per country of counterparty does not include Securistisation exposures								
					Standardise	d Approach			
		ı	As of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,917	1,917	139		1,681	1,681	340	
	Regional governments or local authorities	16	16	3		18	18	4	
	Public sector entities	94	602	120		99	609	122	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2.949	2.259	486		3.832	3.111	667	
	Corporates	8,395	6,761	6,548		8,934	7,165	6,951	
	of which: SME	1,115	1,018	805		1,124	1,049	836	
	Retail	14,699	9,110	6,441		15,765	8,305	5,822	
	of which: SME	3.003	2.200	1.258		3.241	2.286	1.307	
CHILE	Secured by mortgages on immovable property	12,682	12,682	6,192		14,098	14,098	6,716	
	of which: SME	515	515	303		514	514	240	
	Exposures in default	1,991	1,429	1,623	562	2,105	1,537	1,692	569
	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	68	68	97		68	68	100	
	Securitisation								
	Other exposures	2,788	2,729	1,795		3,523	3,561	2,064	

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

					Standardise	ed Approach			
		ı	As of 31/12/2	2014		į	As of 30/06/	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	6.468	7.236	5		7.213	5.827	4	
	Regional governments or local authorities	125	14	3		167	60	12	
	Public sector entities	38	38	38		30	30	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	164	72	63		191	100	90	
	Corporates	2,561	1,042	994		2,743	1,429	1,360	
	of which: SME	48	48	37		22	22	18	
	Retail	627	547	406		904	818	605	
	of which: SME	26	26	15		47	46	26	
PORTUGAL	Secured by mortgages on immovable property	499	499	440		0	0	0	
	of which: SME	60	60	43		0	0	0	
	Exposures in default	565	288	314	277	540	276	290	264
	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	257	257	475		266	266	481	
	Securitisation	4.570	4.522	4.722		4.500	1.464	4 707	
	Other exposures	1,579	1,537	1,733		1,506	1,461	1,707	
	Standardised Total ²				365				347

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			
		ı	As of 31/12/2	014		į	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	6.692	7.341	5		5.960	6.469	7	
	Regional governments or local authorities	57	41	8		71	47	9	
	Public sector entities	26	18	4		24	16	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,037	417	187		897	273	146	
	Corporates	8.056	5.474	5.330		8.491	4.968	4.819	
	of which: SME	1,688	1,215	1,124		2,298	1,557	1,422	
	Retail	7,089	5,935	4,128		7,742	6,464	4,482	
DOLAND.	of which: SME	2,285	1,810	1,034		2,548	2,046	1,169	
POLAND	Secured by mortgages on immovable property of which: SME	10,261 1,259	10,257 1.259	4,675 619		10,871	10,871	4,994	
	or which: SME Exposures in default	1,259	795	929	1.117	1,444 1.931	1,444 794	711 923	1.137
		1,096	795	929	1,11/	1,931	/94	923	1,137
	Items associated with particularly high risk Covered honds	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	247	247	301		248	248	294	
	Securitisation	247	27/	301		240	240	237	
	Other exposures	1,597	1.539	760		1.644	1.623	899	
	Standardised Total ²		1.07		1,291	2,211	,	411	1,333

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			
			As of 31/12/2	014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,036	1,036	2		1,272	1,272	4	
	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	315	306	61		1,217	1,206	74	
	Corporates	1,727	1,610	1,610		1,809	1,623	1,623	
	of which: SME	0	0	0		0	0	0	
	Retail	2,503	2,502	1,877		2,523	2,522	1,892	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	5,532	5,532	1,936		5,811	5,811	2,068	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	424	205	244	219	376	163	194	212
	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	11	11	11		10	10	10	
	Securitisation								
	Other exposures	583	531	409		546	494	356	
	Standardised Total ²				342				321

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

(2) Total value adjustments an	a provisions per country of counterparty does not include securisusation exposures								
					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	As of 30/06/2	015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		5	4	2	
	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		939	939	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		889	847	183	
	Corporates	0	0	0		481	474	403	
	of which: SME	0	0	0		119	112	89	
	Retail	0	0	0		161	123	73	
	of which: SME	0	0	0		112	109	62	
FRANCE	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	3	0	0	3
	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 Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	1	1	1		210	199	186	
	Standardised Total ²	1	1	1	0	210	199	100	48
	Standardised Total				1 0				48

Standardised Total*

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

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

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

	Credit Risk - IRB Approach												
	Banco Santander SA						IRB Ap	proach					
				As of 31	12/2014					As of 30	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	1.298	0	2.098	524	0	0	1.865	0	2.790	766	0	0
	Institutions	58.886	138	54.912	13.627	17	32	44.616	80	43.129		6	36
	Corporates	249.683	18.827	194.912	111.821	2.914	9.116	267.421	17.213	205.850		2.181	9.020
	Corporates - Of Which: Specialised Lending	23,051	1,835	22,008	18,583	564	721	24,166	1,544	22,901		0	702
	Corporates - Of Which: SME	35,802	6,317	33,633	18,449	878	3,384	36,790	6,143	34,337			3,188
	Retail	339,164	10,897	329,633	69,064	966	6,096	368,549	10,548	357,865			6,427
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	282,979	8,865	280,299	44,682	696	4,384	305,232	8,612	301,839			4,734
C!:d-t-d d-t-	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	2.308	676	2.304	822	92	281	2.691	637				271
Consolidated data	Retail - Oualifying Revolving	280,671	8,189 169	277,995	43,861	604	4,103	302,541 19.717	7,975	299,157	of which: of which: of which: odefulted 0 766 0 129 10.852 6 15.917 10.852 6 15.917 10.852 6 15.917 10.852 6 15.917 0 15.917 0 15.917 0 15.917 0 15.917 0 15.917 0 15.917 0 15.917 1	4,463	
	Retail - Qualifying Revolving Retail - Other Retail	18.276 37.909	1.863	12.416 36.917	4.136 20.245	36 234	130 1.582	43.600	165 1.771	13.494 42.532			135 1,558
	Retail - Other Retail - Of Which: SME	4.915	595	4.501	1.934	47	455	7.422	529				399
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	32,994	1.268	32,416	18.312	187	1.127	36.178	1.242	35,698			1.159
	Equity	32,994	1,200	32,416	10,312	10/	1,12/	4.283	1,242	4.283		10/	1,139
	Securitisation	2,704	U	2,704	1.158	U	7	2.992	0	2.992		0	7
	Other non credit-obligation assets	2.704		2.704	1.130			2.392		2.392	330		
	IRB Total				206,600						218.014		

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹	1	Of which: defaulted	and provisions
	Central banks and central governments	1,293	0	1,656	436	0	1	1,829	0	2,305	695	0	1
	Institutions	41,048	136	37,568	8,127	17	56	19,662	78	18,166	4,635	6	42
	Corporates	121.176	16.198	95.346	58.214	2.126	8.458	121.203	14.473	93.217	56.003	1.947	8.102
	Corporates - Of Which: Specialised Lending	10.390	1.235	9.919	8.451	0	675	10.461	970	9.881	8.551	0	701
	Corporates - Of Which: SME	26.415	5.884	24.959	12.803	825	3.090	25.283	5.618	23.637	12.507	818	2.861
	Retail	84.149	5.596	78.519	2.364	568	2.711	83.042	5.064	77.413	17.777	496	2.494
	Retail - Secured on real estate property	61,038	4,676	60,915	821	430	1,806	59,865	4,373	59,743	10,289	413	1,742
CDATAL	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	2,308	676	2,303	821	92 338	293	2,689	637	2,681	957	89	287
SPAIN	Retail - Oualifying Revolving	58,730 10,606	4,001 74	58,612 5.606	9,867		1,513	57,176 10.467	3,736 72	57,062 5,503	9,331	324 14	1,455
	Retail - Qualifying Revolving Retail - Other Retail		74 846			15	116		619			69	127
	Retail - Other Retail - Of Which: SME	12.505		11.997	1.542	123	789	12.709		12.167	6.142		626
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	3.866 8.639	421 425	3.549 8.448	1.542 4.698	10 113	365 423	4.027 8.683	295 324	3.670 8.497	1.625 4.517	8 61	264 362
		3,988	425	3,988	10.403	113	423 41	4,245	324	4,245	11.064	61	362 41
	Equity Securitisation	3,988	0	3,988	10,403	0	41	4,245	0	4,245	11,004	0	41
	Other non credit-obligation assets												
	IRB Total												

							IRB A	proach					
				As of 31,	12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	175	23	0	0
	Institutions	4,769	0	4,565	1,616	0	0	13,789	0	13,843	3,065	0	1
	Corporates	38,181	451	32,803	15,709	564	350	46,499	377	38,236	18,242	1	317
	Corporates - Of Which: Specialised Lending	8,524	225	8,326	7,248	564	155	9,785	198	9,530	8,023	0	137
	Corporates - Of Which: SME	2.945	83	2.824	1.828	0	58	3.471	55	3.340	2.182	0	54
	Retail	216.315	3.630	213.509	3	218	864	242.243	3.709	238.258	42.561	219	921
	Retail - Secured on real estate property	206.949	3.542	204.393	0	194	739	230.521	3.628	227.251	36.017	197	784
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	1	0	1	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-		3,542	204,393	31,339	194	739	230,520	3,628	227,250	36,017	197	784
	Retail - Qualifying Revolving	6,561	55	6,310	2,622	14	57	8,122	52	7,473	2,851	13	61
	Retail - Other Retail	2.805	33	2.805	3	10	68	3.600	30	3.534	3.693	9	75
	Retail - Other Retail - Of Which: SME	8	0	8	3	0	0	451	0	385	218	0	0
	Retail - Other Retail - Of Which: non-SME	2.797	33	2.797	3.118	10	68	3.149	30	3.149	3.475	9	75
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original Exposure Exposure Value Risk exposure amount a						Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	24,670	395	21,221	12,483	55	480	28,500	455	22,978	12,586	55	902
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
DD 4 711	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
BRAZIL	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	,	0	0	0	0	
	Securitisation		, and		Ů	Ů		Ů	Ů	Ů	Ů	, and	<u> </u>
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original Exposure Exposure Value Risk exposure amou					Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
UNITED STATES	Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: See Retail Retail - Secured on real estate property Bellal - Secured on real estate property - Of Which: SME Bellal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Securitisation Feature - Other Retail - Of Which: SME Securitisation	0 2.925 16.520 0 0 1 0 0 0 0 1 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2.915 9.626 0 0 1 1 0 0 0 0 1 1 0 0	0 715 5.523 0 0 1 0 0 0 0 0 1 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 267 0 0 0 0 0 0 0 0	0 3.683 19.574 0 0 0 34 0 0 0 0 34 34 34 0 0	0 5 0 0 0 0 0 0 0	0 3.675 11.306 0 0 34 0 0 0 0 0 34 34 0 0 0	0 1.123 7.079 0 0 17 0 0 0 0 17 17 17 0 0	0 0 1 0 0 0 0 0 0 0 0 0	0 0 338 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

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

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
								Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2.576	0	2.437	973	0	16	2.115	0	1.941	714	0	11
	Corporates	14.485	504 107	13.932 1.486	7.872	0	278	16.042	573 118	15.305 1.546	8.749 1.196	17	403
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,558 2.114	107	2,154	1,151 1,496	0	19 38	1,718 2.698	118 40	2,670	1,196	0	24 36
	Corporates - OF Which: SME Retail	2,114	16	2,154	1,496	0	38	2,698	40	2,6/0	1,/6/	6	36
	Retail - Secured on real estate property	4	0	7	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
MEXICO	Retail - Secured on real estate property - Of Which: non-		0	l ő	0	0	0	0	0	0	0	0	0
PILATO	Retail - Qualifying Revolving	ů	0	ı ö	0	0	o o	0	0	ň	0	0	n n
	Retail - Other Retail	4	ō	4	2	ō	ō	ō	ō	ō	0	0	ō
	Retail - Other Retail - Of Which: SME	4	0	4	2	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

LIKE I Oral

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

							IRB Ap	proach					
				As of 31	12/2014					As of 30,	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	3,542	0	2,898	1,290	0	69 0	3,857	0	3,154	1,290	0	99
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CHILE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
CHILL	Retail - Qualifying Revolving	0	0	ő	0	0	ő	0	ő	ő	0	0	ő
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation		Ů	Ů	Ů	Ů	Ů	Ů	Ů	Ů	Ů	L ů	Ů
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original Exposure Exposure Risk exposure amount Value adjustmer adjustmer						Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1.243	3	1.175	665	0	0	1.362	2	1.318	719	0	0
	Corporates	9.660 1.055	1.235 268	7.747 981	4.993 649	152 0	446 80	10.027 1.145	1.212 258	7.918 1.033	5.018 723	147	460 86
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3,059	332	2.430	1.621	46	90	3,199	258 385	2,557	1.635	49	98
	Retail	19,476	1.077	18.383	385	145	612	19.066	1.043	18.087	4,444	146	640
	Retail - Secured on real estate property	14,974	646	14,973	0	72	250	14.835	611	14,834	3,270	70	246
	Retail - Secured on real estate property - Of Which: SME	0	0.0	0	0	0	0	0	011	0	0	0	0
PORTUGAL	Retail - Secured on real estate property - Of Which: non-	14,974	646	14,973	3.237	72	250	14.835	611	14.834	3.270	70	246
. 0.11.00/12	Retail - Qualifying Revolving	1,106	40	498	114	7	36	1,126	41	516	121	7	39
	Retail - Other Retail	3,397	391	2,913	385	66	326	3,106	391	2,737	1,054	69	356
	Retail - Other Retail - Of Which: SME	1,032	173	936	385	37	144	1,042	173	948	392	37	152
	Retail - Other Retail - Of Which: non-SME	2.364	218	1.977	678	29	181	2.063	218	1.789	661	32	204
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

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

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

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	765	0	765	186	0	0	622	0	622	155	0	0
	Corporates	1.856	21	1.854	1.142	16	30	1.898	21	1.898	1.079	9	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	72	0	72	64	0	0
	Corporates - Of Which: SME	1.262	3	1.262	700	7	10	1.106	5	1.106	606	8	16
	Retail	19.191	592	19.191	0	35	562	19.466	574	19.466	10.124	29	565
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19.191	592	19.191	0	35	562	19.466	574	19.466	10.124	29	565
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	8	0	8	3	0	0
	Retail - Other Retail - Of Which: non-SME	19,191	592	19,191	10,027	35	562	19,458	574	19,458	10,121	29	565
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	5 3.612	0	283 3.561	44 556	0	0	36 2.316	0	310 2.497	48 318	0	0
	Corporates - Of Which: Specialised Lending	12,177 1,181	24 0	4,231 972	2,135 761	0	20 13	15,127 984	76 0	7,414 839	5,093 640	0	58 11
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	6 15 10	1	4 14 10	1	0	0	1,033 4.693	40 158	1,027 4.601 10	852 2.331	88	10 90
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
TIVINCE	Retail - Qualifying Revolving Retail - Other Retail	3 2	0	2 2	0	0	0	2 4,680	0 158	2 4,589	2,330	0 88	0 90
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1	0	1 1	1	0	0	1,855 2.825	60 97	1,784 2.805	718 1.612	32 56	40 50
	Equity Securitisation Other non credit-oblication assets	0	0	0	0	0	0	38	0	38	180	0	0
	Other non credit-obligation assets IRB Total												

IRB Total

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

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EUK)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions)	positions of sov	is a maturit	ty matching) (1)	omy where there	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 2 0 14 52 59 18	0 0 0 0 0	0 2 -20 3 29 38 -20	0 0 0 0 0 0 3	0 0 0 0 0	0 2 -20 3 29 38 -22	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Belgium	81 90 0 12 178 19 107	0 0 0 0 0 0	81 24 -195 -4 81 -121 41	0 0 0 0 0 0	0 0 0 0 0 0	81 24 -195 -4 81 -121 41 -94	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 150 0 0 0	0 0 2 0 0 0	0 0 -1 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 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Czech Republic	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 [Denmark	0 334 0 0 0 0 0	0 0 0 0 0	0 334 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 334 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Estonia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Finland	0 2 5 3 24 5 3	0 0 0 0 0 0	0 2 5 3 24 -7 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 5 3 24 -7 0	0 466 0 0 0 0 155 622	0 5 0 0 0 0 0 32 37	0 0 374 0 0 0	0 0 -38 0 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	France	41 3 18 46 147 290 127 671	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28 41 -298 -249 -223 67 21 -69	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 41 -298 -249 -223 67 21 -69	0 0 2 0 9 7 469 487	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 320 335 74 0 0	0 0 1 0 0 0 0	0 -8 0 0 0 50 15 0	0 0 0 0 0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) i	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	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	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	n negative fair Je
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	Germany	60 348 594 33 351 851 81 2,317	0 0 0 0 0	53 232 -249 -33 -328 10 58 -258	0 0 0 0 0	0 0 0 0 0	53 232 -249 -33 -328 10 58 -258	0 110 150 0 0 0 350 610	0 2 9 0 0 0 158 170	0 0 0 0 0 0 771 50 821	0 0 0 0 0 -113 -21 -134	0 0 0 0 0	0 0 0 0 0	0 0 -20 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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 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 [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 - 3M [Hungary	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	103 91 0 0 0 0 0	-6 -5 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
TO - 3M T3M - 11 T1 - 27 T2 - 37 T3Y - 57 T3Y - 107 T10Y - more	Ireland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 622 777 1,399 0 0 0	0 13 30 104 0 0	0 0 0 0 0 0 0 646 646	0 0 0 0 0 0 0 -55	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 [1SY - 10Y [10Y - more Total	Italy	11 358 259 99 191 2.223 313 3,454	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 35 -168 50 1.726 78	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 35 -168 50 1.726 78	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	-79 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	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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 [Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

Sovereign Exposure

	(mln EUR)								31/12/2014		(TO (4)	THE PROPERTY CALLS		. (2) (
		EXPOSURES (a gross of p	RECT LONG accounting value provisions) (1)	NET DIRECT PO positions of sov		exposures (long) ner counterpaties ty matching) (1)	net of cash short only where there	DIRECTORY DIRECTORY	oositive fair value		/ES (1) negative fair value	Derivatives with	REIGN EXPOSURES	5 (3) (on and off Derivatives with value	h negative fair
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	Maita	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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[[10Y - more Total	Netherlands	3 13 7 47 33 36 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 -1 38 -5 -48 -53	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	3 3 3 -1 38 -5 -48 -53 -63	191 2,523 1,741 7,549 5,942 2,951 0	3 55 82 525 513 44 0	415 2,439 415 1,036 777 4.804 5,629	-6 -49 -14 -64 -32 -922 -1.211 -2,298	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	995 439 380 688 1.286 2.032 45 5,866	2 3 2 2 2 3 13 4 30	995 439 380 688 1.286 2.032 45 5,866	968 436 378 686 1.283 2.019 41 5,831	0 0 0 0 0 0	5 0 0 0 0 0 0	0 43 0 0 0 0 0 0	0 2 0 0 0 0 0	0 0 0 0 0 0 0 0 232 232	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
To - 3M	Portugal	135 100 68 39 2,785 5,368 80	46 68 39 39 63 262 74 590	135 100 68 4 2,765 5,357 75 8,504	28 0 0 0 2,722 5,060 0 7,811	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	62 32 30 -35 -20 35 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 531 531	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 -20 0 50 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Spain	2.011 5.511 3.452 1.715 9.811 20,670 4,786	1.043 1.563 885 885 1,435 5,992 1,697	1.750 5.386 3.097 1.212 9,109 19,939 4,275 44,769	55 126 2.070 0 7,178 12,241 2,223 23,893	447 452 284 284 499 1,479 519 3,964	-169 2.795 -192 -87 -56 -251 -224 1,815	150 531 531 -48 314 1,579 4,151	3 8 17 11 20 83 525 667	135 -49 398 443 16,602 1,943 1,074 20,547	-6 -2 -21 -6 -144 -513 -114	0 0 0 0 0 0	0 0 0 0 0 0 0 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	47,956 0 0 0 0 0 0	13,501 0 0 0 0 0 0	44,769 0 0 0 0 0 0	23,893 0 0 0 0 0 0	3,964 0 0 0 0 0 0	1,815 0 0 0 0 0 0 0	7,208 0 0 0 0 0 0	0 0 0 0 0 0 0	20,547 0 0 0 0 0 0 0	-807 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

Sovereign Exposure

	(mln EUR)								31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			orovisions) [1]			ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M「 「3M - 1Y「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	319 18 3,315 336 947 2,803 529 8,266	11 17 9 9 15 64 18	192 -672 3,314 -345 883 2,737 90 6,200	128 0 3,120 321 883 2,216 0 6,669	0 0 0 0 0 0	52 -688 184 -676 -15 458 72 -613	11 8 11 0 0 0 0 32	0 0 1 0 0 0 0 12	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Iceland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Liechtenstein	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
To - 3M	Norway	114 338 3 3 5 20 6	4 5 3 3 5 20 6	114 338 3 3 5 20 6	110 333 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
To - 3M	Australia	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Canada	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong	425 478 0 0 0 0	0 0 0 0 0	425 478 0 0 0 0	425 478 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 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 [11 - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Japan	903 2.605 2.234 0 0 0 0	0 0 0 0 0 0	903 2.605 2.234 0 0 0 0	903 0 0 0 0 0	0 0 0 0 0 0	2.605 2.234 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Total	u.s.	4,840 152 201 457 910 325 897 1,480 4,422	0 51 77 43 43 71 295 83 664	4,840 152 201 409 749 296 499 1.345 3,649	58 0 414 819 162 188 1.256 2,897	0 0 0 0 0 0	4,840 43 124 -49 -114 63 16 5 88	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0



Sovereign Exposure

Banco Santander SA

	(mln 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			is a maturit	y matching) 1)		Derivatives with	positive 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 [China	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	582 250 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	582 250 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	582 250 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	632 4 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	4 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
TO - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M T - 3M	Other Central and eastern Europe countries non EEA	13 19 11 11 17 73 21	13 19 11 11 17 73 21	13 19 11 11 17 73 21	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
To - 3M	Middle East	0 0 0 0 0 0 1	0 0 0 0 0 0 0 1	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	8,309 5,181 9,874 7,000 6,799 9,607 5,520 52,289	359 538 305 305 494 2.064 585 4,649	6,125 4,470 7,862 5,938 6.031 8.819 2,403 41,650	868 561 4,075 3,873 3,643 5,377 4,344 22,740	0 0 0 0 0	4,898 3,371 3,482 1,761 1.894 1.379 -2.525 14,260	28 39 36 376 75 0 8	1 0 4 57 9 0 1	0 103 91 0 89 0 28	0 0 0 0 -11 0 -1	0 0 -1,052 -617 -40 0 0	0 0 1 3 0 0	-962 -513 -1,184 0 0 0 0	-1 -1 -1 0 0 0
[0 - 3M [Africa	32 48 27 27 44 182 52 411	32 48 27 27 44 182 52 411	32 48 27 27 44 182 52 411	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [Others	32 47 27 27 27 43 181 51	32 47 27 27 43 181 51 409	32 47 27 27 43 181 51	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereing) or sovereing redef risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the denomination and or accounting classification of the positions
the economic substance over the form must be used as a rother for the definition of the positions. This is then does not include exposures to counterparts (other than sovereing) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value		OSITIONS (gross e		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)	positions of soc	is a maturit	y matching) 1)	omy where there	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 faii 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 [F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 5Y - 10Y F [10Y - more Total	Austria	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 28 0 0	0 0 0 0 0	-20 0 0 0 28 0 0	0 0 0 0 0 0	0 0 0 0 0	-20 0 0 0 28 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 150 0 0 0	0 0 2 0 0 0	0 -1 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 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Czech Republic	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Denmark	0 327 0 0 0 0 0	0 0 0 0 0 0	0 327 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 327 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total To - 3M T 3M - 1Y T 1Y - 2Y T 2Y - 3Y T 3Y - 5Y T 10Y T 10Y - more	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
Total [0 - 3M [Finland	0 0 0 0 0 20 0 0	0 0 0 0 0 0	0 0 0 0 0 20 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 20 0	0 0 0 0 0 0 0 0 150	0 0 0 0 0 0 0 0 0 32 32	0 0 361 0 0 0 0	0 0 -88 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
Total [0 - 3M [France	21 34 7 0 0 1 38 9	0 0 0 0 0	21 34 7 -54 -21 -36 -64 -22 -156	0 0 0 0 0	0 0 0 0 0 0	20 34 7 -54 -21 -36 -64 -22 -156	150 0 4 1 2 9 167 369 551	0 0 0 0 0 0	361 0 0 0 0 0 0	-88 0 0 0 0 0	0 0 0 409 0 50 0 459	0 0 1 0 0 0 0	0 -8 0 0 0 0 15	0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DII	RECT LONG	NET DIRECT PO	SITIONS (gross e	exposures (long) refer counterpaties	net of cash short	DIREC	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 valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Germany	200 53 34 0 337 2,315 11 2,950	0 0 0 0 0	200 53 -467 -76 -962 924 0	0 0 0 0 0 0	0 0 0 0 0 0	200 53 -467 -76 -962 924 0	0 150 0 0 0 350 0	0 5 0 0 0 131 0	0 0 0 0 271 50 500	0 0 0 0 -36 -18 -63	0 0 0 0 0	0 0 0 0 0	0 -20 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 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M[[3M - 1Y [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 - 3M [Hungary	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	135 0 0 0 0 0 0 0	2 0 0 0 0 0 0	75 0 0 0 0 0	-6 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Ireland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	600 0 750 1,350 0 0 2,700	14 0 31 106 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Italy	707 331 85 0 361 0 14	0 0 0 0 0 0	707 329 85 -18 290 -153 10	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	707 329 85 -18 290 -153 10	0 0 0 0 0 0 0 15	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 265 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more	Latvia	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Total To - 3M T 3M - 1Y T 1Y - 2Y T 2Y - 3Y T 2Y - 3Y T 3Y - 5Y T 10Y - more	Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DII	RECT LONG		DSITIONS (gross e			DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p		posicions of sov	is a maturit	ty matching)	only where there	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 fail 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	Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Netherlands	0 394 0 0 1 1 1 19	0 0 0 0 0	0 394 -24 -5 1 1 19 385	0 0 0 0 0	0 0 0 0 0	0 394 -24 -5 1 1 19 385	932 1,306 5,031 4,938 3.086 0 2.870 18,163	18 32 268 364 270 0 150	348 400 1,000 500 550 3,431 6,335 12,564	-7 -7 -43 -31 -66 -1.286 -877 -2,317	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	826 312 617 1.199 1.115 1.842 128 6,039	2 4 1 1 1 4 14 3 28	826 312 617 1.199 1.115 1.842 128 6,038	825 308 615 1.198 1.112 1.814 125 5,996	0 0 0 0 0 0	0 0 0 0 0 0 14 0	0 0 0 0 0 0 0 0 0 0 259	0 0 0 0 0 0 0 0 0 8 8	1,432 41 0 0 0 0 0 1,473	-41 -3 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Portugal	36 94 29 32 4,479 2,203 484	36 89 29 29 84 321 78	14 94 29 32 4,479 2,203 484	0 0 0 0 4,390 1,882 403	0 0 0 0 0	-21 5 1 3 6 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 105 0 0	0 0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Romania	7,358 0 0 0 0 0 0 0	665 0 0 0 0 0 0	7,336 0 0 0 0 0 0 0	6,675 0 0 0 0 0 0 0	0 0 0 0 0 0	-4 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
0 - 3M 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Spain	991 3.082 2.107 696 10,475 21,970 5,579	655 1.625 525 525 1,522 5,850 1,417	991 3.053 2.082 688 10,475 21,970 5,579 44,838	126 937 1.415 0 8,172 14,030 3,418	210 520 168 168 487 1,872 454	29 -25 -4 294 217 290	157 61 689 342 2,766 3,396 907 8,319	0 2 18 36 70 193 197	3 103 451 2.069 1,166 1,039 723	0 -5 -24 -332 -52 -85 -502	0 0 0 0 0	0 0 0 0 0	0 0 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	44,900 0 0 0 0 0	12,118 0 0 0 0 0 0	44,838 0 0 0 0 0 0	28,098 0 0 0 0 0 0	3,878 0 0 0 0 0 0	743 0 0 0 0 0 0	8,319 0 0 0 0 0	517 0 0 0 0 0 0 0	5,555 0 0 0 0 0 0	-999 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF		NET DIRECT PO	SITIONS (gross e	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturit	y 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 Total	United Kingdom	83 517 3,832 361 819 2,450 711 8,773	10 24 8 8 23 87 21	-526 516 2,130 342 673 1,540 380 5,056	70 232 3,809 332 261 0 0	0 0 0 0 0	-606 261 -1,687 2 389 1,453 359	9 12 0 0 0 0 0 35 56	0 0 0 0 0 0 0	0 0 0 0 0 49 42 91	0 0 0 0 0 -1 -1 -2	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Iceland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Liechtenstein	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「 「2Y - 3Y 「 [3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway	88 193 2 2 6 22 5 317	2 6 2 2 6 22 5 45	88 193 2 2 6 22 5 317	85 187 0 0 0 0 0 272	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [15Y - 10Y [10Y - more	Canada	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong	807 484 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	807 484 0 0 0 0 0 0	807 484 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	1.337 2.160 0 0 0 0	0 0 0 0 0 0	1.337 2.160 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	1.337 2.160 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	U.S.	3,497 119 122 830 1,629 188 267 82 3,238	26 64 21 21 60 229 55	3,497 119 122 734 1,573 150 224 79 3,001	0 54 13 809 1,513 0 0 -1 2,388	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,497 40 45 -95 40 91 -5 24	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0



	(mln EUR)							As of 30/06/2015									
		GROSS DII	RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				DIRE	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURE	5 (3) (on and off	balance sheet)				
		gross of p			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 fail 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	China	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Switzerland	288 385 0 0 0 0 0	0 0 0 0	288 385 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	288 385 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Other advanced economies non EEA	4 0 0 0 0 0	0 0 0 0	4 0 0 0 0 0 0	4 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y 10Y - more	Other Central and eastern Europe countries non EEA	8 21 7 7 20 75 18	8 21 7 7 20 75 18	8 21 7 7 20 75 18	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
To - 3M	Middle East	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 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	125 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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	Latin America and the Caribbean	1,526 10,836 7,974 8,975 6,692 15,586 3,309 54,898	1 219 544 176 176 509 1.957 474	1,327 5,542 7,967 8,854 6,543 15,414 3,243 48,890	868 1,685 4,258 3,654 2,967 7,947 2,223 23,602	0 0 0 0 0 0	240 3,314 3,533 5,025 3.067 5.510 545 21,234	2,031 37 116 203 18 0 8	111 4 31 73 10 0 1	127 128 52 0 63 0 0	-13 0 0 0 0 -10 0 0 -23	0 0 -1,231 -478 0 0 0	0 0 3 8 0 0	-1,466 4 0 0 0 0 -1,506	0 -2 0 0 0 0		
Total	Africa	54,898 21 52 17 17 49 188 46 390	21 52 17 17 49 188 46	48,890 21 52 17 17 49 188 46 390	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	21,234 0 0 0 0 0 0	2,411 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	-23 0 0 0 0 0 0	-1,709 0 0 0 0 0	0 0 0 0 0 0 0	-1,506 0 0 0 0 0	-2 0 0 0 0 0 0		
10ta 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Others	24 59 19 19 55 211 51	24 59 19 19 55 211 51	24 59 19 19 55 211 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		

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



Information on performing and non-performing exposures

	As of 31/12/2014								As of 30/06/2015							
Gross can			ng amount		provisions provisions a		changes in fair value due to credit risk and			Gross carrying amount						
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		
				Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which:	exposures ²	exposures ³	exposures .		
(mln EUR, %)									_							
Debt securities (including at amortised cost and fair value)	109,080	0	121	121	171	21	203	121,961	2	192	192	213	93	78		
Central banks	4,310	0	0	0	0	0	0	5,448	0	0	0	0	0	0		
General governments	72,143	0	0	0	0	0	0	79,958	0	0	0	0	0	0		
Credit institutions	12,368	0	0	0	0	0	0	14,126	0	0	0	0	0	0		
Other financial corporations	11,061	0	0	0	74	0	203	12,685	0	0	0	44	0	0		
Non-financial corporations	9,198	0	120	120	97	20	0	9,744	2	192	192	169	93	78		
Loans and advances(including at amortised cost and fair value)	854,600	10,151	41,384	41,384	8,238	19,577	20,575	967,339	11,156	40,032	40,032	8,723	19,295	20,911		
Central banks	11,814	0	0	0	0	0	0	61,813	0	0	0	0	0	0		
General governments	24,496	44	181	181	19	45	5	22,476	50	190	190	37	40	8		
Credit institutions	77,734	5	25	25	10	23	1	77,063	2	25	25	11	16	1		
Other financial corporations	21,190	25	124	124	184	118	54	34,105	8	121	121	161	96	72		
Non-financial corporations	257,193	1,164	22,207	22,207	2,854	11,770	11,009	271,731	1,834	20,913	20,913	2,595	11,602	10,814		
Households	462,172	8,914	18,848	18,848	5,171	7,621	9,507	500,151	9,263	18,783	18,783	5,919	7,542	10,017		
DEBT INSTRUMENTS other than HFT	963,680	10,151	41,505	41,505	8,409	19,597	20,778	1,089,300	11,158	40,223	40,223	8,936	19,388	20,989		
OFF-BALANCE SHEET EXPOSURES	253,188		1,284	1,284	235	419	138	263,689		1,096	1,096	79	588	40		

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

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

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



Forborne Exposures

			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures		provisions for exposures with forbearance		Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures		due to credit risk and				
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	102	102	15	15	78			
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	102	102	15	15	78			
Loans and advances (including at amortised cost and fair value)	59,295	24,406	13,362	10,770	40,264	59,027	23,970	13,168	10,995	32,258			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	938	47	18	11	93	966	55	15	13	146			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	179	76	42	36	70	147	78	39	36	77			
Non-financial corporations	26,845	15,761	8,825	7,724	14,372	24,924	15,410	8,734	7,980	11,813			
Households	31,333	8,522	4,477	2,999	25,728	32,990	8,426	4,380	2,967	20,222			
DEBT INSTRUMENTS other than HFT	59,295	24,406	13,362	10,770	40,264	59,129	24,071	13,183	11,010	32,335			
Loan commitments given	0	0	0	0	0	340	19	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

	(min EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	64,250	75,471	LRCom {20}	
В	Total leverage ratio exposures	1,294,707	1,369,661	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	4.96%	5.51%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage [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	379,007	369,309	407,154	395,150				
of which: Other financial corporations	410	399	405	400				
of which: Non-financial corporations	<i>56,857</i>	55,131	59,954	58,484				
of which: Households	321,678	313,714	346,453	335,925				

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.