

| Bank Name    | UniCredit SpA        |
|--------------|----------------------|
| LEI Code     | 549300TRUWO2CD2G5692 |
| Country Code | IT                   |

# 2015 EU-wide Transparency Exercise Capital

| CRR / CRDIV DEFINITION OF CAPITAL  | As of<br>31/12/2014 | As of<br>30/06/2015 | COREP CODE   | REGULATION  |
|--|---------------------|---------------------|--|---|
| OWN FUNDS  | 54,857              | 57,799              | CA1 {1}  | Articles 4(118) and 72 of CRR   |
| COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)   | 41,998              | 42,699              | CA1 {1.1.1}  | Article 50 of CRR   |
| Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)   | 35,203              | 35,552              | 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  | 8,073               | 9,514               | 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   | -4,133              | -4,119              | CA1 {1.1.1.3}  | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR  |
| Other Reserves   | 6,987               | 6,329               | 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  | 1,351               | 1,352               | CA1 {1.1.1.7}  | Article 84 of CRR   |
| Adjustments to CET1 due to prudential filters  | -1,175              | -1,221              | CA1 {1.1.1.9}  | Articles 32 to 35 and 36 (1) point (I) of CRR   |
| (-) Intangible assets (including Goodwill)   | -5,595              | -5,673              | 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  | -255                | -237                | CA1 {1.1.1.12}   | Articles 36(1) point (c) and 38 of CRR  |
| (-) IRB shortfall of credit risk adjustments to expected losses  | -885                | -294                | CA1 {1.1.1.13}   | Articles 36(1) point (d), 40 and 159 of CRR   |
| (-) Defined benefit pension fund assets  | -43                 | -48                 | CA1 {1.1.1.14}   | Articles 4(109), 36(1) point (e) and 41 of CRR  |
| (-) Reciprocal cross holdings in CET1 Capital  | 0                   | 0                   | CA1 {1.1.1.15}   | Articles 4(122), 36(1) point (g) and 44 of CRR  |
| (-) Excess deduction from AT1 items over AT1 Capital   | 0                   | 0                   | CA1 {1.1.1.16}   | Article 36(1) point (j) of CRR  |
| (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight  | -155                | -179                | 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 (-)  | -155                | -179                | CA1 {1.1.1.18}   | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR  |
| <ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does<br/>not have a significant investment</li> </ul> | 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<br/>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   | -402                | -336                | CA1 {1.1.1.27} + CA1<br>{1.1.1.28}   | •   |
| Transitional adjustments   | 3,029               | 2,058               | 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 (+/-)  | 1,290               | 995                 | CA1 {1.1.1.8}  | Articles 479 and 480 of CRR   |
| Other transitional adjustments to CET1 Capital (+/-)   | 1,739               | 1,063               | 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)   | 3,502               | 3,587               | CA1 {1.1.2}<br>CA1 {1.1.2.1} + CA1   | Article 61 of CRR   |
| Additional Tier 1 Capital instruments (including grandfathered amounts)  | 3,883               | 3,707               | (1.1.2.2) + CA1 (1.1.2.3) +<br>CA1 (1.1.2.4)<br>CA1 (1.1.2.4)                          |   |
| Other additional Tier 1 Capital components and deductions (after transitional adjustments)   | -382                | -120                | + CA1 {1.1.2.2} + CA1<br>{1.1.2.3} + CA1 {1.1.2.4})                                    |   |
| TIER 1 CAPITAL (net of deductions and after transitional adjustments)  | 45,499              | 46,286              | CA1 {1.1}  | Article 25 of CRR   |
| TIER 2 CAPITAL (net of deductions and after transitional adjustments)  | 9,358               | 11,513              | CA1 {1.2}  | Article 71 of CRR   |
| Tier 2 Capital instruments (including grandfathered amounts)   | 10,485              | 12,172              | CA1 {1.2.1} + CA1 {1.2.2} +<br>CA1 {1.2.3} + CA1 {1.2.4}<br>CA1 {1.2} - (CA1 {1.2.1} + |   |
| Other Tier 2 Capital components and deductions (after transitional adjustments)  | -1,128              | -659                | CA1 {1.2.2} + CA1 {1.2.3} +<br>CA1 {1.2.4})  |   |
| TOTAL RISK EXPOSURE AMOUNT   | 409,223             | 405,897             | CA2 {1}  | Articles 92(3), 95, 96 and 98 of CRR  |
| Common Equity Tier 1 Capital ratio   | 10.26%              | 10.52%              | CA3 {1}  | -   |
| Tier 1 Capital ratio   | 11.12%              | 11.40%              | CA3 {3}  | -   |
| Total Capital ratio  | 13.41%              | 14.24%              | CA3 {5}  | -   |



### **Risk exposure amounts**

| (mln EUR)   | as of<br>31/12/2014 | as of<br>30/06/2015 |
|---|---------------------|---------------------|
| Risk exposure amounts for credit risk   | 344,211             | 343,985             |
| Risk exposure amount for securitisation and re-securitisations in the banking book                        | 2,673               | 2,444               |
| Risk exposure amount for contributions to the default fund of a CCP                                       | 299                 | 111                 |
| Risk exposure amount Other credit risk  | 341,238             | 341,430             |
| Risk exposure amount for position, foreign exchange and commodities (Market risk)                         | 15,303              | 13,277              |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup> | 35                  | 29                  |
| Risk exposure amount for Credit Valuation Adjustment  | 5,429               | 5,230               |
| Risk exposure amount for operational risk   | 44,228              | 43,323              |
| Other risk exposure amounts   | 52                  | 83                  |
| Total Risk Exposure Amount  | 409,223             | 405,897             |

<sup>(1)</sup> 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 Exercise**

### P&L

| (mln EUR)  | As of 31/12/2014 | As of<br>30/06/2015 |
|--|------------------|---------------------|
| Interest income  | 23,741           | 11,153              |
| Of which debt securities income  | 3,735            | 1,710               |
| Of which loans and advances income   | 17,381           | 8,106               |
| Interest expenses  | 10,897           | 4,932               |
| (Of which deposits expenses)   | 4,097            | 1,927               |
| (Of which debt securities issued expenses)   | 5,332            | 2,282               |
| (Expenses on share capital repayable on demand)  | 0                | 0                   |
| Dividend income  | 396              | 318                 |
| Net Fee and commission income  | 7,699            | 4,099               |
| 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 | 765              | 207                 |
| Gains or (-) losses on financial assets and liabilities held for trading, net  | -261             | 341                 |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net   | 345              | -158                |
| Gains or (-) losses from hedge accounting, net   | -10              | 13                  |
| Exchange differences [gain or (-) loss], net   | 694              | 525                 |
| Net other operating income /(expenses)   | 1,069            | 508                 |
| TOTAL OPERATING INCOME, NET  | 23,540           | 12,074              |
| (Administrative expenses)  | 14,091           | 7,417               |
| (Depreciation)   | 1,042            | 528                 |
| (Provisions or (-) reversal of provisions)   | 476              | 225                 |
| (Commitments and guarantees given)   | 100              | -2                  |
| (Other provisions)   | 376              | 228                 |
| Of which pending legal issues and tax litigation <sup>1</sup>  | 150              |                     |
| Of which restructuring <sup>1</sup>  | -12              |                     |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)   | 4,562            | 2,014               |
| (Loans and receivables)  | 4,313            | 1,991               |
| (Held to maturity investments, AFS assets and financial assets measured at cost)   | 249              | 24                  |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)                          | 129              | -5                  |
| (of which Goodwill)  | 0                | 0                   |
| Negative goodwill recognised in profit or loss   | 0                | 0                   |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates   | 407              | 102                 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations                         | 149              | 0                   |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS   | 3,796            | 1,996               |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS  | 2,557            | 1,441               |
| Profit or (-) loss after tax from discontinued operations  | -171             | -205                |
| PROFIT OR (-) LOSS FOR THE YEAR  | 2,386            | 1,236               |
| Of which attributable to owners of the parent  | 2,008            | 1,034               |



# 2015 EU-wide Transparency Exercise Market Risk UniCredit SpA

|                         |                                  | ^                                |   |                          |  |     | (M                                    |                   |       |                                |                 |                                  |   |                          |  |                                  | IM                                     |                  |       |                                |                 |                                  |
|-------------------------|----------------------------------|----------------------------------|---|--------------------------|--|-----|---------------------------------------|-------------------|-------|--------------------------------|-----------------|----------------------------------|---|--------------------------|--|----------------------------------|--|------------------|-------|--------------------------------|-----------------|----------------------------------|
|                         | As of<br>31/12/2014              | As of<br>30/06/2015              |   |                          |  |     | /12/2014                              |                   |       |                                |                 |                                  | As of 30/06/2015  |                          |  |                                  |  |                  |       |                                |                 |                                  |
|                         | TOTAL RISK TOTAL R               |                                  | VaR (Memoran  | adum item)               | STRESSED VaR (Mitem)   |     | INCREN<br>DEFAU<br>MIGRATI<br>CAPITAL | LT AND<br>ON RISK |       | PRICE RISKS<br>CHARGE FOR      |                 |                                  | VaR (Memoran  | dum item)                | STRESSED VaR (M<br>item)   | emorandum                        | INCREM<br>DEFAUL<br>MIGRATI<br>CAPITAL | T AND<br>ON RISK |       | PRICE RISKS<br>CHARGE FOR      |                 |                                  |
| (min EUR)               | TOTAL RISK<br>EXPOSURE<br>AMOUNT | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS<br>DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) |     |                                       | LAST<br>MEASURE   | FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS<br>DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST<br>AVAILABLE<br>(SVaRt-1) |  | LAST<br>MEASURE  | FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST<br>MEASURE | TOTAL RISK<br>EXPOSURE<br>AMOUNT |
| Traded Debt Instruments | 1,775                            | 1,517                            | 205   | 72                       | 584  | 175 |                                       |                   |       |                                |                 |                                  | 94  | 19                       | 263  | 77                               |  |                  |       |                                |                 |                                  |
| Of which: General risk  | 1,695                            | 1,444                            | 129   | 41                       | 410  | 116 |                                       |                   |       |                                |                 |                                  | 90  | 15                       | 164  | 50                               |  |                  |       |                                |                 | 1                                |
| Of which: Specific risk | 72                               | 73                               | 195   | 65                       | 735  | 217 |                                       |                   |       |                                |                 |                                  | 83  | 19                       | 244  | 58                               |  |                  |       |                                |                 |                                  |
| Equities                | 11                               | 10                               | 38  | 12                       | 132  | 33  |                                       |                   |       |                                |                 |                                  | 32  | 20                       | 103  | 22                               |  |                  |       |                                |                 |                                  |
| Of which: General risk  | 1                                | 2                                | 0   | 0                        | 0  | 0   |                                       |                   |       |                                |                 |                                  | 0   | 0                        | 0  | 0                                |  |                  |       |                                |                 |                                  |
| Of which: Specific risk | 1                                | 9                                | 38  | 12                       | 132  | 33  |                                       |                   |       |                                |                 |                                  | 32  | 20                       | 103  | 22                               |  |                  |       |                                |                 |                                  |
| Foreign exchange risk   | 486                              | 457                              | 51  | 9                        | 224  | 32  |                                       |                   |       |                                |                 |                                  | 119   | 19                       | 146  | 14                               |  |                  |       |                                |                 |                                  |
| Commodities risk        | 0                                | 0                                | 13  | 4                        | 28   | 14  |                                       |                   |       |                                |                 |                                  | 6   | 3                        | 17   | 5                                |  |                  |       |                                |                 |                                  |
| Total                   | 2,273                            | 1,984                            | 137   | 66                       | 460  | 165 | 446                                   | 379               | 0     | 0                              | 0               | 13,030                           | 163   | 23                       | 381  | 101                              | 359                                    | 348              | 0     | 0                              | 0               | 11,293                           |



Credit Risk - Standardised Approach

| AUTHORITY         | Credit Risk - Standardised Approach                               |                                |                                |                         |  |                                |                                |                         |  |
|-------------------|---|--------------------------------|--------------------------------|-------------------------|--|--------------------------------|--------------------------------|-------------------------|--|
|                   | UniCredit SpA   |                                |                                |                         | Standardise                            | d Approach                     |                                |                         |  |
|                   |   |                                | As of 31/12/2                  | 014                     |  |                                | As of 30/06/:                  | 2015                    |  |
|                   |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions |
|                   | Central governments or central banks                              | 140,651                        | 144,070                        | 25,309                  |  | 150,269                        | 158,100                        | 25,382                  |  |
|                   | Regional governments or local authorities                         | 44,056                         | 42,597                         | 1,638                   |  | 42,172                         | 41,724                         | 1,749                   |  |
|                   | Public sector entities  | 17,622                         | 12,975                         | 2,507                   |  | 15,733                         | 10,594                         | 2,314                   |  |
|                   | Multilateral Development Banks                                    | 1,008                          | 1,204                          | 0                       |  | 970                            | 1,196                          | 0                       |  |
|                   | International Organisations                                       | 4,641                          | 4,641                          | 0                       |  | 4,334                          | 4,334                          | 0                       |  |
|                   | Institutions  | 79,388                         | 13,999                         | 10,918                  |  | 92,553                         | 13,410                         | 10,459                  |  |
|                   | Corporates  | 130,542                        | 71,915                         | 68,737                  |  | 132,620                        | 73,990                         | 70,600                  |  |
|                   | of which: SME   | 38,263                         | 21,681                         | 21,125                  |  | 31,840                         | 20,936                         | 20,330                  |  |
|                   | Retail  | 64,605                         | 40,147                         | 28,185                  |  | 66,815                         | 43,114                         | 30,386                  |  |
|                   | of which: SME   | 22,754                         | 11,282                         | 6,600                   |  | 22,001                         | 11,832                         | 6,980                   |  |
| Consolidated data | Secured by mortgages on immovable property                        | 23,873                         | 23,074                         | 12,199                  |  | 21,165                         | 20,570                         | 10,029                  |  |
|                   | of which: SME   | 4,810                          | 4,544                          | 2,165                   |  | 3,908                          | 3,828                          | 1,755                   |  |
|                   | Exposures in default  | 26,094                         | 11,760                         | 13,975                  | 13,420                                 | 25,585                         | 11,413                         | 13,725                  | 13,145                                 |
|                   | Items associated with particularly high risk                      | 1,103                          | 1,044                          | 1,566                   |  | 1,840                          | 1,696                          | 2,544                   |  |
|                   | Covered bonds   | 1,381                          | 1,381                          | 219                     |  | 1,130                          | 1,130                          | 170                     |  |
|                   | Claims on institutions and corporates with a ST credit assessment | 1,752                          | 796                            | 891                     |  | 2,061                          | 1,563                          | 1,644                   |  |
| I                 | Collective investments undertakings (CIU)                         | 1,510                          | 1,510                          | 1,111                   |  | 615                            | 615                            | 593                     |  |
|                   | Equity  | 3,833                          | 3,820                          | 3,820                   |  | 4,109                          | 4,097                          | 4,097                   |  |
| I                 | Securitisation  | 180                            | 180                            | 116                     |  | 217                            | 217                            | 98                      |  |
| I                 | Other exposures   | 26.731                         | 26.672                         | 16.288                  |  | 21.011                         | 20.912                         | 15.970                  |  |
|                   | Standardised Total  | 568,969                        | 401,784                        | 187,479                 | 14,743                                 | 583,200                        | 408,674                        | 189,759                 | 14,381                                 |

<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)

|       |   |                                |                                |                         | Standardise   | d Approach                     |                                |                         |   |
|-------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|       |   | ı                              | As of 31/12/2                  | 2014                    |   | ı                              | As of 30/06/:                  | 2015                    |   |
|       |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|       | Central governments or central banks                              | 82,792                         | 84,327                         | 19,233                  |   | 82,445                         | 84,270                         | 19,350                  |   |
|       | Regional governments or local authorities                         | 7.232                          | 3,304                          | 671                     |   | 5,770                          | 3.282                          | 644                     |   |
|       | Public sector entities  | 4,296                          | 2,752                          | 2,089                   |   | 4,541                          | 2,746                          | 1,932                   |   |
|       | Multilateral Development Banks                                    | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|       | International Organisations                                       | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|       | Institutions  | 68,833                         | 5,160                          | 8,286                   |   | 75,412                         | 4,980                          | 8,416                   |   |
|       | Corporates  | 40,190                         | 20,582                         | 19,784                  |   | 40,007                         | 19,823                         | 19,110                  |   |
|       | of which: SME   | 8.351                          | 6.418                          | 6.320                   |   | 6.874                          | 5.561                          | 5.397                   |   |
|       | Retail  | 20,505                         | 14,973                         | 10,596                  |   | 20,017                         | 14,595                         | 10,370                  |   |
|       | of which: SME   | 4.376                          | 3.953                          | 2.397                   |   | 4.161                          | 3.710                          | 2.261                   |   |
| ITALY | Secured by mortgages on immovable property                        | 4,618                          | 4,590                          | 2,078                   |   | 4,295                          | 4,267                          | 1,907                   |   |
|       | of which: SME   | 3.134                          | 3.114                          | 1.379                   |   | 2.835                          | 2.814                          | 1.221                   |   |
|       | Exposures in default  | 14,009                         | 6,355                          | 7,333                   | 7,391   | 13,674                         | 6,309                          | 7,545                   | 7,021   |
|       | Items associated with particularly high risk                      | 526                            | 526                            | 789                     |   | 1.330                          | 1.245                          | 1.868                   |   |
|       | Covered bonds   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|       | Claims on institutions and corporates with a ST credit assessment | 12                             | 12                             | 3                       |   | 40                             | 39                             | 38                      |   |
|       | Collective investments undertakings (CIU)                         | 527                            | 527                            | 332                     |   | 324                            | 324                            | 323                     |   |
|       | Equity  | 2,726                          | 2,721                          | 2,721                   |   | 2,846                          | 2,841                          | 2,841                   |   |
|       | Securitisation  |                                |                                |                         |   |                                |                                |                         |   |
|       | Other exposures   | 12,698                         | 12,676                         | 9,842                   |   | 11,711                         | 11,682                         | 9,466                   |   |
|       | Standardised Total <sup>2</sup>                                   |                                |                                |                         | 8,021   |                                |                                |                         | 7,567   |

Ständardissol float

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

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

| (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                     |   | ı                              | As of 30/06/2                  | 2015                    |   |
|                                 |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|                                 | Central governments or central banks  | 4,638                          | 5,999                          | 0                       |   | 8,059                          | 9,270                          | 0                       |   |
|                                 | Regional governments or local authorities   | 27,629                         | 28,104                         | 0                       |   | 26,720                         | 27,066                         | 0                       |   |
|                                 | Public sector entities  | 8,984                          | 9,167                          | 8                       |   | 6,711                          | 6,982                          | 4                       |   |
|                                 | Multilateral Development Banks  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                 | International Organisations   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                 | Institutions  | 2,837                          | 2,472                          | 188                     |   | 4,332                          | 2,944                          | 297                     |   |
|                                 | Corporates  | 5,243                          | 3,502                          | 3,062                   |   | 4,711                          | 3,178                          | 2,806                   |   |
|                                 | of which: SME   | 971                            | 743                            | 716                     |   | 907                            | 716                            | 686                     |   |
|                                 | Retail  | 2,705                          | 1,333                          | 984                     |   | 2,409                          | 1,099                          | 808                     |   |
|                                 | of which: SME   | 229                            | 106                            | 64                      |   | 222                            | 108                            | 64                      |   |
| GERMANY                         | Secured by mortgages on immovable property  | 330                            | 328                            | 128                     |   | 316                            | 314                            | 120                     |   |
|                                 | of which: SME   | 34                             | 34                             | 13                      |   | 33                             | 32                             | 13                      |   |
|                                 | Exposures in default  | 489                            | 130                            | 173                     | 177   | 384                            | 82                             | 106                     | 134   |
|                                 | Items associated with particularly high risk                                      | 14                             | 13                             | 20                      |   | 13                             | 13                             | 19                      |   |
|                                 | Covered bonds   | 75                             | 75                             | 10                      |   | 75                             | 75                             | 7                       |   |
|                                 | Claims on institutions and corporates with a ST credit assessment                 | 134                            | 134                            | 93                      |   | 141                            | 141                            | 119                     |   |
|                                 | Collective investments undertakings (CIU)   | 254                            | 254                            | 83                      |   | 18                             | 18                             | 14                      |   |
|                                 | Equity  | 286                            | 286                            | 286                     |   | 131                            | 131                            | 131                     |   |
|                                 | Securitisation  |                                |                                |                         |   |                                |                                |                         |   |
|                                 | Other exposures   | 2,249                          | 2,233                          | 2,198                   |   | 2,175                          | 2,167                          | 2,127                   |   |
|                                 | Standardised Total <sup>2</sup>   |                                |                                |                         | 193   |                                |                                |                         | 156   |

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

|         |   |                                |                                |                         | Standardised  | i Approach                     |                                |                         |  |
|---------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|--|
|         |   |                                | As of 31/12/2                  | 1014                    |   |                                | As of 30/06/:                  | 2015                    |  |
|         |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments an<br>provisions <sup>2</sup> |
|         | Central governments or central banks                              | 12,506                         | 15,323                         | 0                       |   | 10,637                         | 13,756                         | 0                       |  |
|         | Regional governments or local authorities                         | 5,129                          | 7,274                          | 13                      |   | 5,541                          | 7,372                          | 13                      |  |
|         | Public sector entities  | 2,208                          | 281                            | 56                      |   | 2,128                          | 281                            | 56                      |  |
|         | Multilateral Development Banks                                    | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |  |
|         | International Organisations                                       | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |  |
|         | Institutions  | 219                            | 507                            | 132                     |   | 216                            | 389                            | 98                      |  |
|         | Corporates  | 3,976                          | 2,662                          | 2,596                   |   | 5,909                          | 3,077                          | 3,007                   |  |
|         | of which: SME   | 1,088                          | 739                            | 675                     |   | 1,251                          | 860                            | 793                     |  |
|         | Retail  | 948                            | 569                            | 400                     |   | 903                            | 584                            | 408                     |  |
|         | of which: SME   | 165                            | 153                            | 86                      |   | 185                            | 171                            | 98                      |  |
| AUSTRIA | Secured by mortgages on immovable property                        | 572                            | 570                            | 271                     |   | 516                            | 512                            | 244                     |  |
|         | of which: SME   | 283                            | 282                            | 132                     |   | 252                            | 249                            | 118                     |  |
|         | Exposures in default  | 301                            | 189                            | 246                     | 103   | 283                            | 175                            | 224                     | 98   |
|         | Items associated with particularly high risk                      | 7                              | 4                              | 5                       |   | 8                              | 4                              | 7                       |  |
|         | Covered bonds   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |  |
|         | Claims on institutions and corporates with a ST credit assessment | 86                             | 86                             | 85                      |   | 56                             | 56                             | 48                      |  |
|         | Collective investments undertakings (CIU)                         | 12                             | 12                             | 1                       |   | 1                              | 1                              | 0                       |  |
|         | Equity  | 618                            | 618                            | 618                     |   | 626                            | 626                            | 626                     |  |
|         | Securitisation  |                                |                                |                         |   |                                |                                |                         |  |
|         | Other exposures   | 6,011                          | 6,011                          | 1,271                   |   | 1,749                          | 1,748                          | 1,234                   |  |
|         | Standardised Total <sup>2</sup>                                   |                                |                                |                         | 131   |                                |                                |                         | 109  |

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

|              |   |                                |                                |                         | Standardise   | d Approach                     |                                |                         |   |
|--------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|              |   | A                              | s of 31/12/2                   | 014                     |   | 1                              | As of 30/06/:                  | 2015                    |   |
|              |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|              | Central governments or central banks                              | 6.534                          | 6.560                          | 3.271                   |   | 7.331                          | 6.673                          | 3.337                   |   |
|              | Regional governments or local authorities                         | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|              | Public sector entities  | 87                             | 49                             | 49                      |   | 89                             | 44                             | 44                      |   |
|              | Multilateral Development Banks                                    | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|              | International Organisations                                       | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|              | Institutions  | 271                            | 271                            | 177                     |   | 4                              | 4                              | 4                       |   |
|              | Corporates  | 34.951                         | 13.942                         | 13.830                  |   | 34.034                         | 15.439                         | 15.323                  |   |
|              | of which: SME   | 18,590                         | 7,021                          | 6,923                   |   | 13,726                         | 7,082                          | 6,967                   |   |
|              | Retail  | 21,626                         | 8,290                          | 5,444                   |   | 21,326                         | 8,469                          | 5,545                   |   |
| T. ID. (E) ( | of which: SME   | 14,229                         | 4,339                          | 2,480                   |   | 13,064                         | 4,516                          | 2,581                   |   |
| TURKEY       | Secured by mortgages on immovable property                        | 1,436                          | 1,408                          | 493                     |   | 1,735                          | 1,719                          | 602                     |   |
|              | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|              | Exposures in default  | 698                            | 230                            | 264                     | 468   | 885                            | 313                            | 358                     | 516   |
|              | Items associated with particularly high risk                      | 32                             | 32                             | 48                      |   | 0                              | 0                              | 0                       |   |
|              | Covered bonds   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|              | Claims on institutions and corporates with a ST credit assessment | 591                            | 218                            | 326                     |   | 613                            | 208                            | 312                     |   |
|              | Collective investments undertakings (CIU)                         | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|              | Equity  | 6                              | 6                              | 6                       |   | 33                             | 33                             | 33                      |   |
|              | Securitisation  | 914                            | 914                            | 328                     |   | 807                            | 807                            | 438                     |   |
|              | Other exposures   | 914                            | 914                            | 328                     |   | 807                            | 807                            | 438                     |   |
|              | Standardised Total <sup>2</sup>                                   |                                |                                |                         | 480   |                                |                                |                         | 522   |

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

|        |   |                                |                                |                         | Standardise   | Standardised Approach          |                                |                         |   |  |  |  |  |  |  |  |  |
|--------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|--|--|--|--|--|--|--|--|
|        |   |                                | As of 31/12/2                  | 014                     |   | ı                              | As of 30/06/:                  | 2015                    |   |  |  |  |  |  |  |  |  |
|        |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |  |  |  |  |  |  |  |  |
|        | Central governments or central banks                              | 7,026                          | 7,214                          | 73                      |   | 7,464                          | 7,656                          | 79                      |   |  |  |  |  |  |  |  |  |
|        | Regional governments or local authorities                         | 3,074                          | 2,914                          | 590                     |   | 3,091                          | 3,065                          | 613                     |   |  |  |  |  |  |  |  |  |
|        | Public sector entities  | 116                            | 72                             | 37                      |   | 112                            | 45                             | 22                      |   |  |  |  |  |  |  |  |  |
|        | Multilateral Development Banks                                    | 0                              | 98                             | 0                       |   | 0                              | 0                              | 0                       |   |  |  |  |  |  |  |  |  |
|        | International Organisations                                       | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |  |  |  |  |  |  |  |  |
|        | Institutions  | 922                            | 933                            | 425                     |   | 982                            | 1,002                          | 388                     |   |  |  |  |  |  |  |  |  |
|        | Corporates  | 13,843                         | 9,093                          | 9,030                   |   | 14,159                         | 8,960                          | 8,895                   |   |  |  |  |  |  |  |  |  |
|        | of which: SME   | 557                            | 309                            | 247                     |   | 151                            | 109                            | 105                     |   |  |  |  |  |  |  |  |  |
|        | Retail  | 6,120                          | 4,836                          | 3,513                   |   | 9,629                          | 8,184                          | 5,978                   |   |  |  |  |  |  |  |  |  |
|        | of which: SME   | 1,042                          | 642                            | 367                     |   | 1,911                          | 1,229                          | 761                     |   |  |  |  |  |  |  |  |  |
| POLAND | Secured by mortgages on immovable property                        | 10,737                         | 10,070                         | 7,005                   |   | 8,183                          | 7,699                          | 5,014                   |   |  |  |  |  |  |  |  |  |
|        | of which: SME   | 786                            | 571                            | 401                     |   | 321                            | 291                            | 251                     |   |  |  |  |  |  |  |  |  |
|        | Exposures in default  | 1,754                          | 563                            | 634                     | 1,186   | 1,795                          | 570                            | 644                     | 1,202   |  |  |  |  |  |  |  |  |
|        | Items associated with particularly high risk                      | 0                              | 0                              | 0                       |   | 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                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |  |  |  |  |  |  |  |  |
|        | Equity  | 36                             | 36                             | 36                      |   | 38                             | 38                             | 38                      |   |  |  |  |  |  |  |  |  |
|        | Securitisation  |                                |                                |                         |   |                                |                                |                         |   |  |  |  |  |  |  |  |  |
|        | Other exposures   | 1,605                          | 1,596                          | 796                     |   | 1,453                          | 1,442                          | 796                     |   |  |  |  |  |  |  |  |  |
|        | Standardised Total <sup>2</sup>                                   |                                |                                |                         | 1.407   |                                |                                |                         | 1.437   |  |  |  |  |  |  |  |  |

(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

| (2) Total value aujustilients and p | rovisions per country or counterparty uses not include securistisation exposures                               |                                |                                |                         |   |                                |                                |                         |   |
|-------------------------------------|--|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|                                     |  |                                |                                |                         | Standardise   | d Approach                     |                                |                         |   |
|                                     |  |                                | As of 31/12/2                  | 014                     |   | ı                              | s of 30/06/2                   | 015                     |   |
|                                     |  | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|                                     | Central governments or central banks   | 1,704                          | 1,462                          | 734                     |   | 953                            | 960                            | 553                     |   |
|                                     | Regional governments or local authorities  | 32                             | 13                             | 6                       |   | 33                             | 0                              | 0                       |   |
|                                     | Public sector entities   | 60                             | 48                             | 24                      |   | 67                             | 57                             | 57                      |   |
|                                     | Multilateral Development Banks   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                     | International Organisations  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                     | Institutions   | 61                             | 61                             | 60                      |   | 1                              | 1                              | 1                       |   |
|                                     | Corporates   | 9,004                          | 6,060                          | 6,024                   |   | 8,171                          | 5,778                          | 5,721                   |   |
|                                     | of which: SME  | 2,354                          | 1,645                          | 1,609                   |   | 2,715                          | 1,955                          | 1,898                   |   |
|                                     | Retail   | 2,391                          | 1,937                          | 1,411                   |   | 2,045                          | 1,709                          | 1,262                   |   |
| RUSSIAN                             | of which: SME  | 380                            | 234                            | 134                     |   | 118                            | 108                            | 62                      |   |
| FEDERATION                          | Secured by mortgages on immovable property   | 309                            | 308                            | 107                     |   | 340                            | 337                            | 118                     |   |
| ILDENATION                          | of which: SME  | 10                             | 9                              | 3                       |   | 6                              | 5                              | 2                       |   |
|                                     | Exposures in default   | 459                            | 185                            | 216                     | 266   | 717                            | 339                            | 448                     | 308   |
|                                     | Items associated with particularly high risk Covered bonds   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                     |  | 704                            | 166                            | 202                     |   | 592                            | 477                            | 710                     |   |
|                                     | Claims on institutions and corporates with a ST credit assessment<br>Collective investments undertakings (CIU) | /04                            | 166                            | 202                     |   | 592                            | 4//                            | /10                     |   |
| 1                                   | Collective investments undertakings (C10) Equity   | l ,                            | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
| 1                                   | Securitisation   | 0                              | 0                              | 0                       |   | 0                              | U                              | U                       |   |
| 1                                   | Other exposures  | 377                            | 377                            | 67                      |   | 367                            | 367                            | 188                     |   |
|                                     | Standardised Total <sup>2</sup>  | 377                            | 3,,                            | 0,                      | 307   | 307                            | 307                            | 100                     | 368   |
|                                     | Standardised Total   |                                |                                |                         | 307   |                                |                                |                         | 300   |

Standardised Total\*

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

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

|                           |   | Original Exposure Exposure Risk exposure adjustments and Original Exposure Exposure Risk exposure adjustr |                                |                         |   |                                |              |                         |   |  |  |  |  |  |  |
|---------------------------|---|---|--------------------------------|-------------------------|---|--------------------------------|--------------|-------------------------|---|--|--|--|--|--|--|
|                           |   |   | s of 31/12/2                   | 1014                    |   | 4                              | s of 30/06/2 | 2015                    |   |  |  |  |  |  |  |
|                           |   | Original Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> |              | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |  |  |  |  |  |  |
| Central go                | overnments or central banks                             | 127   | 128                            | 0                       |   | 201                            | 202          | 0                       |   |  |  |  |  |  |  |
|                           | governments or local authorities                        | 0   | 0                              | 0                       |   | 0                              | 0            | 0                       |   |  |  |  |  |  |  |
| Public sect               |   | 0   | 0                              | 0                       |   | 0                              | 0            | 0                       |   |  |  |  |  |  |  |
|                           | al Development Banks                                    | 29  | 0                              | 0                       |   | 0                              | 0            | 0                       | 1   |  |  |  |  |  |  |
|                           | onal Organisations                                      | 0   | 0                              | 0                       |   | 0                              | 0            | 0                       | 1   |  |  |  |  |  |  |
| Institution               |   | 1,110   | 1,072                          | 379                     |   | 4,149                          | 1,374        | 433                     | 1   |  |  |  |  |  |  |
| Corporates                |   | 2,790   | 2,085                          | 969                     |   | 2,540                          | 2,199        | 859                     | 1   |  |  |  |  |  |  |
| of which                  | h: SME  | 435   | 332                            | 332                     |   | 226                            | 51           | 51                      | 1   |  |  |  |  |  |  |
| Retail                    |   | 60  | 51                             | 38                      |   | 56                             | 46           | 35                      | 1   |  |  |  |  |  |  |
| of which                  | h: SME  | 5   | 4                              | 2                       |   | 1                              | 1            | 0                       | 1   |  |  |  |  |  |  |
| UNITED KINGDOM Secured by | y mortgages on immovable property                       | 1,109   | 1,095                          | 384                     |   | 1,174                          | 1,162        | 408                     | 1   |  |  |  |  |  |  |
| of which                  |   | 3   | 2                              | 1                       |   | 1                              | 1            | 0                       |   |  |  |  |  |  |  |
| Exposures                 |   | 191   | 118                            | 151                     | 71  | 170                            | 135          | 169                     | 34  |  |  |  |  |  |  |
|                           | ociated with particularly high risk                     | 2   | 2                              | 3                       |   | 2                              | 2            | 3 1                     |   |  |  |  |  |  |  |
| Covered bo                |   | 0   | 0                              | 0                       |   | 0                              | 0            | 0                       |   |  |  |  |  |  |  |
|                           | institutions and corporates with a ST credit assessment | 3   | 3                              | 11                      |   | 282                            | 282          | 58                      |   |  |  |  |  |  |  |
|                           | investments undertakings (CIU)                          | 6   | 6                              | 11                      |   | 50                             | 50           | 1 50                    | 1   |  |  |  |  |  |  |
| Equity<br>Securitisat     | 41  | 0   | 0                              | 0                       |   | 50                             | 50           | 50                      |   |  |  |  |  |  |  |
| Other expo                |   | 11  | 11                             | 11                      |   | 43                             | 18           | 13                      |   |  |  |  |  |  |  |
| Other expo<br>Standardis  |   | 11  | - 11                           | - 11                    | 88  | 43                             | 10           | 13                      | 48  |  |  |  |  |  |  |

Standardized Total

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

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

|        |   |                                |                                |                         | Standardise   | ed Approach                    |                                |                         |   |
|--------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|        |   | A                              | s of 31/12/2                   | 014                     |   | ı                              | As of 30/06/2                  | 2015                    |   |
|        |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|        | Central governments or central banks                              | 876                            | 1.748                          | 0                       |   | 2.359                          | 3.434                          | 0                       |   |
|        | Regional governments or local authorities                         | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Public sector entities  | 390                            | 390                            | 78                      |   | 378                            | 216                            | 43                      |   |
|        | Multilateral Development Banks                                    | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | International Organisations                                       | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Institutions  | 822                            | 699                            | 256                     |   | 1,400                          | 664                            | 203                     |   |
|        | Corporates  | 1.548                          | 977                            | 614                     |   | 1.484                          | 984                            | 581                     |   |
|        | of which: SME   | 24                             | 19                             | 18                      |   | 2                              | 1                              | 1                       |   |
|        | Retail  | 14                             | 9                              | 6                       |   | 26                             | 10                             | 7                       |   |
|        | of which: SME   | 1                              | 1                              | 0                       |   | 0                              | 0                              | 0                       |   |
| FRANCE | Secured by mortgages on immovable property                        | 4                              | 4                              | 1                       |   | 3                              | 3                              | 1                       |   |
|        | of which: SME   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Exposures in default  | 57                             | 15                             | 15                      | 30  | 53                             | 14                             | 17                      | 32  |
|        | Items associated with particularly high risk                      | 63                             | 63                             | 95                      |   | 66                             | 66                             | 100                     |   |
|        | Covered bonds   | 763                            | 763                            | 83                      |   | 552                            | 552                            | 62                      |   |
|        | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|        | Collective investments undertakings (CIU)                         | 10                             | 10                             | 8                       |   | 2                              | 2                              | 2                       |   |
|        | Equity  | 86                             | 85                             | 85                      |   | 115                            | 114                            | 114                     |   |
|        | Securitisation  |                                |                                |                         |   |                                | 4.5                            | 4.0                     |   |
|        | Other exposures   | 14                             | 14                             | 14                      |   | 16                             | 16                             | 16                      |   |
|        | Standardised Total <sup>2</sup>                                   |                                |                                |                         | 32  |                                |                                |                         | 35  |

| (2) Total value adjustments and pro | wisions per country of counterparty does not include securisusation exposures |                                |                                |                         |   |                                |                                |                         |   |
|-------------------------------------|---|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|                                     |   |                                |                                |                         | Standardise   | d Approach                     |                                |                         |   |
|                                     |   | ı                              | As of 31/12/2                  | 014                     |   | ı                              | As of 30/06/2                  | 2015                    |   |
|                                     |   | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|                                     | Central governments or central banks  | 711                            | 725                            | 0                       |   | 702                            | 716                            | 0                       |   |
|                                     | Regional governments or local authorities                                     | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                     | Public sector entities  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                     | Multilateral Development Banks  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                     | International Organisations   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                     | Institutions  | 26                             | 21                             | 4                       |   | 5                              | 2                              | 1                       |   |
|                                     | Corporates  | 668                            | 535                            | 516                     |   | 781                            | 638                            | 614                     |   |
|                                     | of which: SME   | 353                            | 287                            | 267                     |   | 389                            | 318                            | 294                     |   |
|                                     | Retail  | 510                            | 418                            | 250                     |   | 536                            | 452                            | 270                     |   |
|                                     | of which: SME   | 433                            | 353                            | 202                     |   | 461                            | 386                            | 221                     |   |
| CZECH REPUBLIC                      | Secured by mortgages on immovable property                                    | 51                             | 51                             | 25                      |   | 34                             | 34                             | 16                      |   |
|                                     | of which: SME   | 31                             | 31                             | 15                      |   | 23                             | 23                             | 11                      |   |
|                                     | Exposures in default  | 109                            | 33                             | 41                      | 76  | 70                             | 36                             | 46                      | 32  |
|                                     | Items associated with particularly high risk                                  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                     | Covered bonds   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                     | Claims on institutions and corporates with a ST credit assessment             | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                     | Collective investments undertakings (CIU) Equity                              | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|                                     | Equity<br>Securitisation  | y                              | 9                              | 9                       |   | 9                              | 9                              | 9                       |   |
|                                     | Other exposures   | 295                            | 295                            | 214                     |   | 294                            | 294                            | 207                     |   |
|                                     | Standardised Total <sup>2</sup>   | 293                            | 293                            | 214                     | 86  | 251                            | 237                            | 207                     | 46  |
|                                     |   |                                |                                |                         |   |                                |                                |                         |   |

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 countemparty does not include Securistisation exposures

| (2) Total value aujustilierits aliu pi | ovisions per country of counterparty does not include Securistisation exposures  |                                |                                |                         |   |                                |                                |                         |   |
|--|--|--------------------------------|--------------------------------|-------------------------|---|--------------------------------|--------------------------------|-------------------------|---|
|  |  |                                |                                |                         | Standardise   | ed Approach                    |                                |                         |   |
|  |  | ,                              | s of 31/12/2                   | 014                     |   | ,                              | As of 30/06/2                  | 2015                    |   |
|  |  | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure<br>Value <sup>1</sup> | Risk exposure<br>amount | Value<br>adjustments and<br>provisions <sup>2</sup> |
|  | Central governments or central banks   | 334                            | 334                            | 0                       |   | 170                            | 170                            | 0                       |   |
|  | Regional governments or local authorities  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|  | Public sector entities   | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|  | Multilateral Development Banks   | 141                            | 145                            | 0                       |   | 0                              | 0                              | 0                       |   |
|  | International Organisations  | 0                              | 0                              | 0                       |   | 0                              | 0                              | 0                       |   |
|  | Institutions   | 935                            | 714                            | 162                     |   | 1.753                          | 671                            | 145                     |   |
|  | Corporates   | 1,270                          | 837                            | 757                     |   | 1,614                          | 959                            | 865                     |   |
|  | of which: SME  | 133                            | 91                             | 90                      |   | 206                            | 46                             | 45                      |   |
|  | Retail   | 29                             | 17                             | 12                      |   | 48                             | 35                             | 26                      |   |
|  | of which: SME  | 9                              | 7                              | 4                       |   | 3                              | 1                              | 1                       |   |
| UNITED STATES                          | Secured by mortgages on immovable property                                       | 8                              | 8                              | 3                       |   | 7                              | 7                              | 3                       |   |
|  | of which: SME  | 0                              | 0                              | 0                       | _   | 0                              | 0                              | 0                       |   |
|  | Exposures in default   | 10                             |                                | 6                       | 5   | 9                              | 5                              | 5                       | 4   |
|  | Items associated with particularly high risk Covered bonds                       | 32                             | 32                             | 48                      |   | 25                             | 25                             | 38                      |   |
| 1                                      | Covered bonds  Claims on institutions and corporates with a ST credit assessment | 0                              | 0                              | 0                       |   | 19                             | 19                             | 0                       |   |
| 1                                      | Collective investments undertakings (CIU)  | 117                            | 117                            | 121                     |   | 19                             | 126                            | 127                     |   |
| 1                                      | Equity   | 117                            | 117                            | 121                     |   | 126                            | 6                              | 6                       |   |
|  | Securitisation   | 1                              | 1                              | 1                       |   |                                |                                |                         |   |
|  | Other exposures  | 65                             | 65                             | 65                      |   | 30                             | 30                             | 30                      |   |
| 1                                      | Standardised Total <sup>2</sup>  | 65                             |                                |                         | 13  | 30                             | 30                             | 50                      | 12  |
|  | Standardised Total   |                                |                                |                         | 13  |                                |                                |                         | 12  |

Standardised Total

(1) Original exposure, unlike Exposure velocities provide before taking into account any effect due to credit conversion factors or credit risk militigation techniques (e.g. substitution effects).

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

## EBA 2015 EU-wide Transparency Exercise

|                   | UniCredit SpA  |                 |                        |                    |                  |                        | IRB Ap               | proach          |                        |                    |                 |                        |                    |
|-------------------|--|-----------------|------------------------|--------------------|------------------|------------------------|----------------------|-----------------|------------------------|--------------------|-----------------|------------------------|--------------------|
|                   |  |                 |                        | As of 31,          | 12/2014          |                        |                      |                 |                        | As of 30           | 06/2015         |                        |                    |
|                   |  | Original        | Exposure <sup>1</sup>  | Exposure           | Risk expos       | sure amount            | Value<br>adjustments | Original I      | Exposure <sup>1</sup>  | Exposure           | Risk expos      | ure amount             | Value<br>adjustmen |
|                   | (min EUR, %)   |                 | Of which:<br>defaulted | Value <sup>1</sup> |                  | Of which:<br>defaulted | and<br>provisions    |                 | Of which:<br>defaulted | Value <sup>1</sup> |                 | Of which:<br>defaulted | and<br>provisions  |
|                   | Central banks and central governments  | 12.005          | 3                      | 10.742             | 515              | 0                      | 2                    | 21.809          | 273                    | 20.936             | 692             | 1                      | 129                |
|                   | Institutions   | 68.158          | 134                    | 55.631             | 10.861           | 1                      | 103                  | 61.974          | 42                     | 54.884             | 8.763           | 2                      | 63                 |
|                   | Corporates   | 374.032         | 39.625                 | 242.407            | 105.631          | 3.457                  | 18.935               | 393.093         | 40.784                 | 250.696            | 107.136         | 3.914                  | 20.961             |
|                   | Corporates - Of Which: Specialised Lending   | 27,324          | 3,628                  | 25,142             | 11,015<br>29,386 | 25<br>2.075            | 1,366                | 25,269          | 3,111                  | 23,216             | 10,443          | 25                     | 1,365<br>11.094    |
|                   | Corporates - Of Which: SME<br>Retail   | 88,689          | 20,067                 | 70,540             |                  |                        | 10,022               | 88,450          | 21,004                 | 70,967             | 27,550          | 2,317<br>4,908         | 12,332             |
|                   | Retail - Secured on real estate property   | 168,869         | 25,741                 | 144,096            | 34,594           | 4,371                  | 14,139               | 167,894         | 23,776                 | 143,130            | 33,719          |                        |                    |
|                   | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME | 95,918<br>7.881 | 10,710<br>1.820        | 95,346<br>7.673    | 20,232           | 2,776<br>192           | 3,925<br>557         | 96,714<br>8,609 | 11,430<br>2.006        | 96,067<br>8.419    | 19,755<br>1,999 | 3,042<br>217           | 4,198<br>672       |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-  |                 | 8.890                  |                    | 18.226           | 2,585                  | 3,369                | 88.105          | 9,424                  | 8.419<br>87.648    | 1.999           | 2.826                  | 3,526              |
| Consolidated data | Retail - Oualifying Revolving  | 88,037<br>8,739 | 8,890<br>503           | 87,673<br>5.184    | 719              | 2,585                  | 3,369<br>468         | 88,105          | 9,424<br>505           | 5.231              | 736             | 2,826                  | 3,526<br>460       |
|                   | Retail - Other Retail  | 64.212          | 14.528                 | 43,566             | 13.643           | 1,539                  | 9,746                | 62.412          | 11.841                 | 41.832             | 13.228          | 1.812                  | 7.675              |
|                   | Retail - Other Retail - Of Which: SME  | 53,111          | 13,737                 | 33,756             | 9,229            | 1,525                  | 9,164                | 49.683          | 11,365                 | 31.180             | 8,396           | 1,781                  | 7,073              |
|                   | Retail - Other Retail - Of Which: non-SME  | 11.101          | 790                    | 9,810              | 4.414            | 1,525                  | 582                  | 12,730          | 476                    | 10.651             | 4.832           | 31                     | 388                |
|                   | Equity   | 481             | ,,,,                   | 480                | 1.395            | 0                      | 302                  | 208             | ., 0                   | 208                | 644             | 0                      | 300                |
|                   | Securitisation   | 9,445           | Ů                      | 9,327              | 2.557            |                        | 0                    | 12.682          |                        | 12.377             | 2.346           | Ů                      | 0                  |
|                   | Other non credit-obligation assets   | 3.113           |                        | J.JE               | 879              |                        |                      | IL.OOL          |                        | 12.377             | 816             |                        | , i                |
|                   | IRB Total  |                 |                        |                    | 156,433          |                        |                      |                 |                        |                    | 154.114         |                        |                    |

|       |  |                   |                        |                    |                  |                        | IRB Ap               | proach            |                        |                    |                  |                        |                      |
|-------|--|-------------------|------------------------|--------------------|------------------|------------------------|----------------------|-------------------|------------------------|--------------------|------------------|------------------------|----------------------|
|       |  |                   |                        | As of 31,          | 12/2014          |                        |                      |                   |                        | As of 30/          | 06/2015          |                        |                      |
|       |  | Original          | Exposure <sup>1</sup>  | Exposure           | Risk expos       | ure amount             | Value<br>adjustments | Original I        | Exposure <sup>1</sup>  | Exposure           | Risk expos       | sure amount            | Value<br>adjustments |
|       | (min EUR, %)   |                   | Of which:<br>defaulted | Value <sup>1</sup> |                  | Of which:<br>defaulted | and<br>provisions    |                   | Of which:<br>defaulted | Value <sup>1</sup> |                  | Of which:<br>defaulted | and<br>provisions    |
|       | Central banks and central governments  | 2                 | 2                      | 143                | 13               | 0                      | 1                    | 24                | 23                     | 189                | 13               | 1                      | 17                   |
|       | Institutions   | 20,391            | 2                      | 19,979             | 3,194            | 0                      | 10                   | 17,510            | 8                      | 17,166             | 3,245            | 1                      | 10                   |
|       | Corporates   | 140.484           | 30.057                 | 87.399             | 43.436           | 3.261                  | 12.857               | 147.377           | 31.705                 | 88.479             | 41.508           | 3.709                  | 15.997               |
|       | Corporates - Of Which: Specialised Lending   | 3.844             | 335                    | 3.490              | 1.826            | 0                      | 89                   | 2.422             | 276                    | 2.014              | 1.099            | 0                      | 79                   |
|       | Corporates - Of Which: SME   | 41.212            | 17.184                 | 33.436             | 15.555           | 2.003                  | 7.709                | 40.749            | 18.189                 | 33.364             | 13.991           | 2.251                  | 9.490                |
|       | Retail   | 114.174<br>63.465 | 23.809<br>9.969        | 95.471<br>63.421   | 23.250<br>14.550 | 4.267<br>2.759         | 7.734<br>3.157       | 109.594<br>62.891 | 21.920<br>10.719       | 91.706<br>62.866   | 21.187<br>13.616 | 4.806<br>3.024         | 10.946<br>3.830      |
|       | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME | 6.106             | 1,660                  | 5,999              | 14,550           | 2,759                  | 502                  | 6,079             | 10,719                 | 5,984              | 1.641            | 3,024                  | 603                  |
| ITALY | Retail - Secured on real estate property - Of Which: non-  | 57,359            | 8.308                  | 57,422             | 12,761           | 2,572                  | 2.654                | 56,813            | 8.873                  | 56.882             | 11,975           | 2,812                  | 3,227                |
| TIALT | Retail - Qualifying Revolving  | 57,339            | 0,308                  | 0 0                | 12,761           | 2,3/2                  | 2,034                | 30,013            | 0,0/3                  | 30,002             | 11,975           | 2,012                  | 3,227                |
|       | Retail - Other Retail  | 50,709            | 13.841                 | 32.050             | 8.700            | 1.507                  | 4.577                | 46.702            | 11.200                 | 28.840             | 7.571            | 1.781                  | 7.115                |
|       | Retail - Other Retail - Of Which: SME  | 49.875            | 13.488                 | 31.288             | 8.420            | 1.507                  | 4.569                | 46.047            | 11.120                 | 28.339             | 7.386            | 1.764                  | 7.079                |
|       | Retail - Other Retail - Of Which: non-SME  | 835               | 353                    | 761                | 281              | 0                      | 8                    | 656               | 80                     | 501                | 185              | 1.704                  | 36                   |
|       | Equity   | 16                | 0                      | 16                 | 31               | ő                      | ŏ                    | 5                 | 0                      | 5                  | 10               | 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 <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos     | ure amount             | Value<br>adjustments<br>and | Original         | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expo      | sure amount            | Value<br>adjustments<br>and |
|         | (min EUR, %)   |          | Of which:<br>defaulted |                                |                | Of which:<br>defaulted | provisions                  |                  | Of which:<br>defaulted | value*                         |                | Of which:<br>defaulted | provisions                  |
|         | Central banks and central governments  | 1        | 0                      | 699                            | 0              | 0                      | 0                           | 1                | 0                      | 1                              | 0              | 0                      | 10                          |
|         | Institutions   | 4,746    | 0                      | 4,318                          | 680            | 0                      | 0                           | 4,834            | 0                      | 4,244                          | 626            | 0                      | 13                          |
|         | Corporates   | 88,616   | 3,332                  | 57,951                         | 15,956         | 10                     | 1,497                       | 90,298           | 3,066                  | 59,857                         | 16,742         | 8                      | 1,513                       |
|         | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME                           | 5,532    | 1,290                  | 5,360                          | 1,248          | 0                      | 401                         | 5,329            | 1,179                  | 5,114                          | 1,250          | 0                      | 472                         |
|         | Corporates - Of Which: SME<br>Retail   | 23.886   | 893<br>767             | 18.429                         | 4.089          | 3                      | 432<br>382                  | 24.364<br>33.888 | 878<br>700             | 19.238                         | 4.258<br>5.444 | 3                      | 443<br>342                  |
|         | Retail - Secured on real estate property   | 32.971   | 767<br>365             | 28.577                         | 5.413<br>3.292 | 3                      |                             |                  |                        |                                |                | 3                      |                             |
|         | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME | 20.929   | 365                    | 20.481                         | 3.292<br>127   | 0                      | 123                         | 20.987<br>882    | 322<br>21              | 20.456                         | 3.167<br>136   | 2                      | 100                         |
| GERMANY | Retail - Secured on real estate property - Of Which: non-  | 20.122   | 343                    | 19.753                         | 3.164          | 2                      | 118                         | 20.105           | 301                    | 19.649                         | 3.031          | 2                      | 93                          |
| GERMANT | Retail - Qualifying Revolving  | 5.133    | 33                     | 2.578                          | 341            | 0                      | 29                          | 5.032            | 34                     | 2,529                          | 340            | 2                      | 27                          |
|         | Retail - Other Retail  | 6,910    | 369                    | 5.517                          | 1.780          | 1                      | 231                         | 7.869            | 343                    | 6.036                          | 1.937          | 1                      | 214                         |
|         | Retail - Other Retail - Of Which: SME  | 2.057    | 83                     | 1.483                          | 452            | 1                      | 60                          | 2.078            | 86                     | 1.514                          | 491            | 0                      | 57                          |
|         | Retail - Other Retail - Of Which: non-SME  | 4.853    | 286                    | 4.035                          | 1.329          | i                      | 171                         | 5.791            | 257                    | 4.522                          | 1.446          | 1                      | 158                         |
|         | Equity   | 74       | 0                      | 74                             | 221            | 0                      | 1/1                         | 54               | 0                      | 54                             | 168            | 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 <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | sure amount            | Value<br>adjustments<br>and | Original | Exposure <sup>1</sup>  | Exposure           | Risk expos | sure amount            | Value<br>adjustment |
|         | (min EUR, %)  |          | Of which:<br>defaulted |                                |            | Of which:<br>defaulted | provisions                  |          | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | provisions          |
|         | Central banks and central governments                     | 0        | 0                      | 0                              | 0          | 0                      | 0                           | 231      | 231                    | 231                | 0          | 0                      | 100                 |
|         | Institutions  | 3.658    | 1                      | 3.045                          | 447        | 0                      | 1                           | 4.003    | 1                      | 3.422              | 433        | 0                      | 2                   |
|         | Corporates  | 40,755   | 1,810                  | 27,551                         | 8,559      | 138                    | 1,280                       | 39,895   | 1,712                  | 26,606             | 7,753      | 127                    | 1,161               |
|         | Corporates - Of Which: Specialised Lending                | 3,758    | 6                      | 3,280                          | 355        | 0                      | 4                           | 3,951    | 13                     | 3,477              | 407        | 0                      | 5                   |
|         | Corporates - Of Which: SME                                | 11,085   | 822                    | 8,676                          | 2,342      | 61                     | 532                         | 10,406   | 757                    | 8,264              | 2,155      | 56                     | 499                 |
|         | Retail  | 19.397   | 1.063                  | 17.766                         | 5.264      | 97                     | 992                         | 21.806   | 1.048                  | 19.866             | 6.320      | 95                     | 967                 |
|         | Retail - Secured on real estate property                  | 10.055   | 335                    | 9.959                          | 2.174      | 12                     | 328                         | 11.350   | 350                    | 11.261             | 2.756      | 13                     | 257                 |
|         | Retail - Secured on real estate property - Of Which: SME  | 927      | 136                    | 905                            | 81         | 4                      | 35                          | 1.603    | 135                    | 1.583              | 213        | 4                      | 61                  |
| AUSTRIA | Retail - Secured on real estate property - Of Which: non- | 9,129    | 200                    | 9,055                          | 2,093      | 8                      | 293                         | 9,747    | 215                    | 9,679              | 2,543      | 9                      | 196                 |
|         | Retail - Qualifying Revolving                             | 3,551    | 452                    | 2,553                          | 364        | 55                     | 422                         | 3,666    | 436                    | 2,634              | 382        | 53                     | 413                 |
|         | Retail - Other Retail                                     | 5,790    | 276                    | 5,254                          | 2,725      | 30                     | 242                         | 6,790    | 262                    | 5,970              | 3,182      | 29                     | 297                 |
|         | Retail - Other Retail - Of Which: SME                     | 1.078    | 156                    | 901                            | 309        | 17                     | 131                         | 1.418    | 148                    | 1.195              | 459        | 16                     | 139                 |
|         | Retail - Other Retail - Of Which: non-SME                 | 4.712    | 121                    | 4.353                          | 2.416      | 13                     | 111                         | 5.372    | 114                    | 4.775              | 2.723      | 13                     | 158                 |
|         | Equity  | 159      | 0                      | 159                            | 546        | 0                      | 0                           | 123      | 0                      | 123                | 419        | 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 <sup>1</sup>                            | Exposure<br>Value <sup>1</sup>          | Risk expos  | ure amount                              | Value<br>adjustments<br>and                                | Original  | Exposure <sup>1</sup>                       | Exposure<br>Value <sup>1</sup>  | Risk expos     | sure amount                             | Value<br>adjustments<br>and                      |
|        | (min EUR, %)   |   | Of which:<br>defaulted                           | Value                                   |   | Of which:<br>defaulted                  | provisions   |   | Of which:<br>defaulted                      | Value   | Of wi<br>defau | Of which:<br>defaulted                  | provisions                                       |
| TURKEY | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SNE Retail - Secured on real estate property - Of Which: SNE Retail - Secured on real estate property - Of Which: non- Retail - Outlifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation | 363<br>3.655<br>3.201<br>405<br>186<br>9<br>1<br>0<br>1<br>0<br>8<br>8<br>8 | 0<br>0<br>58<br>58<br>0<br>0<br>0<br>0<br>0<br>0 | 6 1.085 2.400 416 192 2 1 0 0 1 1 0 0 0 | 3<br>732<br>1.132<br>139<br>149<br>1<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>1<br>14<br>13<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 355<br>5<br>5.635<br>413<br>192<br>2<br>1<br>0<br>1<br>0<br>1<br>0<br>1 | 0<br>0<br>61<br>61<br>0<br>0<br>0<br>0<br>0 | 1<br>3<br>3.187<br>425<br>197<br>2<br>1<br>0<br>1<br>0<br>1<br>0<br>1 | 189            | 0 | 0<br>0<br>28<br>23<br>0<br>0<br>0<br>0<br>0<br>0 |
|        | Other non credit-obligation assets IRB Total   |   |  |   |   |   |  |   |   |   |                |   |  |

| Institutions Corporates Corporates Corporates Retail Retail - Se POLAND Retail - Ou Retail - Ou   |   |            |                        |                                |            |                        | IRB Ap               | proach    |                        |                                |            |                        |                      |
|---|---|------------|------------------------|--------------------------------|------------|------------------------|----------------------|-----------|------------------------|--------------------------------|------------|------------------------|----------------------|
| Institutions Corporates Corporates Corporates Retail Retail - Retail - Ou Retail - Ou Retail - Ou |   |            |                        | As of 31/                      | 12/2014    |                        |                      |           |                        | As of 30/                      | 06/2015    |                        |                      |
| Institutions Corporates Corporates Corporates Retail Retail - Retail - Ou Retail - Ou Retail - Ou |   | Original E | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | sure amount            | Value<br>adjustments | Original  | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments |
| Institutions Corporates Corporates Corporates Retail Retail - Retail - Ou Retail - Ou Retail - Ou | (min EUR, %)  |            | Of which:<br>defaulted |                                |            | Of which:<br>defaulted | and<br>provisions    |           | Of which:<br>defaulted | Value*                         |            | Of which:<br>defaulted | and<br>provisions    |
| Corporates Corporates Corporates Corporates Retail Retail - Se POLAND Retail - Ou Retail - Ou     | and central governments   | 608<br>36  | 0                      | 599<br>13                      | 121        | 0                      | 0                    | 625<br>47 | 0                      | 625<br>32                      | 129<br>15  | 0                      | 0                    |
| Corporates<br>Retail Retail - Se<br>POLAND Retail - Ou<br>Retail - Ou                             |   | 929        | 32                     | 785                            | 152        | 2                      | 23                   | 998       | 25                     | 883                            | 221        | 2                      | 21                   |
| Retail - Se<br>POLAND Retail - Su<br>Retail - Ou<br>Retail - Ou                                   | orates - Of Which: Specialised Lending  | 461        | 20                     | 416                            | 53         | 2                      | 15                   | 465       | 20                     | 392                            | 52         | 2                      | 16                   |
| POLAND  Retail - Ou  Retail - Ou  | orates - Of Which: SME  | 122        | 4                      | 126                            | 30         | 0                      | 4                    | 180       | 4                      | 187                            | 69         | 0                      | 4                    |
| POLAND<br>Retail - Qu<br>Retail - Ot  |   | 1          | 0                      | 1                              | 0          | 0                      | 0                    | 1         | 0                      | 1                              | 0          | 0                      | 0                    |
| POLAND<br>Retail - Qu<br>Retail - Ot  | all - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME                       | 1          | 0                      | 1                              | 0          | 0                      | 0                    | 1         | 0                      | 1                              | 0          | 0                      | 0                    |
| Retail - Qu<br>Retail - Ot  | Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: non- | 0          | 0                      | 0                              | 0          | 0                      | 0                    | 0         | 0                      | 0                              | 0          | 0                      | 0                    |
| Retail - Oti  | ail - Qualifying Revolving  | 0          | 0                      | 0                              | 0          | 0                      | 0                    | 0         | 0                      | 0                              | 0          | 0                      | 0                    |
|   | ail - Other Retail  | ő          | ő                      | ŏ                              | ő          | ő                      | ő                    | ő         | ŏ                      | ŏ                              | ő          | ő                      | ŏ                    |
|   | Retail - Other Retail - Of Which: SME   | 0          | 0                      | 0                              | 0          | 0                      | 0                    | 0         | 0                      | 0                              | 0          | 0                      | 0                    |
|   | Retail - Other Retail - Of Which: non-SME   | 0          | 0                      | 0                              | 0          | 0                      | 0                    | 0         | 0                      | 0                              | 0          | 0                      | 0                    |
| Equity  |   | 0          | 0                      | 0                              | 0          | 0                      | 0                    | 0         | 0                      | 0                              | 0          | 0                      | 0                    |
| Securitisation  |   |            |                        |                                |            |                        |                      |           |                        |                                |            |                        |                      |
| Other non credit-obli<br>IRB Total  | dit-obligation assets   |            |                        |                                |            |                        |                      |           |                        |                                |            |                        |                      |

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

|                    |   |          |                        |                    |            |                        | IRB Ap               | proach     |                        |                    |           |                        |                      |
|--------------------|---|----------|------------------------|--------------------|------------|------------------------|----------------------|------------|------------------------|--------------------|-----------|------------------------|----------------------|
|                    |   |          |                        | As of 31           | 12/2014    |                        |                      |            |                        | As of 30,          | 06/2015   |                        |                      |
|                    |   | Original | Exposure <sup>1</sup>  | Exposure           | Risk expos | sure amount            | Value<br>adjustments | Original I | Exposure <sup>1</sup>  | Exposure           | Risk expo | sure amount            | Value<br>adjustments |
|                    | (min EUR, %)  |          | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | and<br>provisions    |            | Of which:<br>defaulted | Value <sup>1</sup> |           | Of which:<br>defaulted | and<br>provisions    |
|                    | Central banks and central governments Institutions        | 0<br>559 | 0<br>28                | 0<br>275           | 0<br>228   | 0                      | 0                    | 0          | 0                      | 0                  | 0         | 0                      | 0                    |
|                    | Corporates  | 10.178   | 106                    | 7.421              | 4.095      | 1                      | 24                   | 11.535     | 206                    | 8.113              | 5,544     | 2                      | 64                   |
|                    | Corporates - Of Which: Specialised Lending                | 123      | 0                      | 129                | 46         | 0                      | 0                    | 129        | 0                      | 129                | 127       | 0                      | 0                    |
|                    | Corporates - Of Which: SME                                | 205      | 16                     | 341                | 232        | 0                      | 1                    | 165        | 15                     | 112                | 45        | 0                      | 0                    |
|                    | Retail  | 13       | 0                      | 13                 | 3          | 0                      | 0                    | 16         | 0                      | 15                 | 5         | 0                      | 0                    |
|                    | Retail - Secured on real estate property                  | 11       | 0                      | 11                 | 2          | 0                      | 0                    | 11         | 0                      | 11                 | 3         | 0                      | 0                    |
|                    | Retail - Secured on real estate property - Of Which: SME  |          | 0                      | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                  | 0         | 0                      | 0                    |
| RUSSIAN FEDERATION | Retail - Secured on real estate property - Of Which: non- | 11       | 0                      | 11                 | 2          | 0                      | 0                    | 11         | 0                      | 11                 | 3         | 0                      | 0                    |
|                    | Retail - Qualifying Revolving                             | 0        | 0                      | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                  | 0         | 0                      | 0                    |
|                    | Retail - Other Retail                                     | 1        | 0                      | 1                  | 0          | 0                      | 0                    | 5          | 0                      | 4                  | 1         | 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                 | 1        | 0                      | 1                  | 0          | 0                      | 0                    | 5          | 0                      | 4                  | 1         | 0                      | 0                    |
|                    | Equity<br>Securitisation                                  | 0        | 0                      | U                  | U          | 0                      | U                    | U          | 0                      | U                  | 0         | U                      | U                    |
|                    | Securitisation Other non credit-obligation assets         |          |                        |                    |            |                        |                      |            |                        |                    |           |                        |                      |
|                    | IRB Total   |          |                        |                    |            |                        |                      |            |                        |                    |           |                        |                      |

|                  |   |          |                        |                                |            |                        | IRB Ap               | proach   |                        |                                |            |                        |                      |
|------------------|---|----------|------------------------|--------------------------------|------------|------------------------|----------------------|----------|------------------------|--------------------------------|------------|------------------------|----------------------|
|                  |   |          |                        | As of 31/                      | 12/2014    |                        |                      |          |                        | As of 30/                      | 06/2015    |                        |                      |
|                  |   | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments | Original | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | sure amount            | Value<br>adjustments |
|                  | (min EUR, %)  |          | Of which:<br>defaulted | value*                         |            | Of which:<br>defaulted | and<br>provisions    |          | Of which:<br>defaulted | value*                         |            | Of which:<br>defaulted | and<br>provisions    |
|                  | Central banks and central governments                     | 0        | 0                      | 0                              | 0          | 0                      | 0                    | 0        | 0                      | 0                              | 0          | 0                      | 0                    |
|                  | Institutions  | 9.028    | 1                      | 8.431                          | 899        | 0                      | 2                    | 8.229    | 1                      | 7.731                          | 784        | 0                      | 2                    |
|                  | Corporates  | 7.374    | 8                      | 4.746                          | 1.510      | 1                      | 16                   | 9.477    | 8                      | 6.386                          | 1.745      | 1                      | 16                   |
|                  | Corporates - Of Which: Specialised Lending                | 863      | 0                      | 786                            | 204        | 0                      | 2                    | 883      | 0                      | 833                            | 207        | 0                      | 1                    |
|                  | Corporates - Of Which: SME                                | 122      | 3                      | 96                             | 31         | 0                      | 3                    | 94       | 3                      | 80                             | 27         | 0                      | 2                    |
|                  | Retail  | 67       | 5                      | 66                             | 15         | 1                      | 3                    | 66       | 5                      | 65                             | 13         | 1                      | 2                    |
|                  | Retail - Secured on real estate property                  | 58       | 3                      | 58                             | 14         | 1                      | 1                    | 57       | 3                      | 57                             | 11         | 1                      | 1                    |
| LINITED LANCE ON | Retail - Secured on real estate property - Of Which: SME  | 5        | 0                      | 5                              | 0          | 0                      | 0                    | 5        | 0                      | 5                              | 0          | 0                      | 0                    |
| UNITED KINGDOM   | Retail - Secured on real estate property - Of Which: non- | 53       | 3                      | 53                             | 14         | 1 0                    | 1                    | 52       | 2                      | 52                             | 11         | 0                      | 1                    |
|                  | Retail - Qualifying Revolving<br>Retail - Other Retail    | 3        | U                      | 2                              | 0          | 0                      | 0                    | 3        | 0                      | 2                              | U          | 0                      | 0                    |
|                  | Retail - Other Retail - Of Which: SME                     | ь.       | 2                      | 6                              | 1          | 0                      | 2                    | ,        | 2                      |                                | 1          | 0                      | 2                    |
|                  | Retail - Other Retail - Of Which: non-SME                 | ż        | 0                      | 1                              | 1          | 0                      | 0                    | 1        | 0                      | <u> </u>                       | 0          | 0                      |                      |
|                  | Equity  | 24       | 2                      | 24                             | 57         | 0                      | 2                    | 0        | 2                      | 3                              | 1          | 0                      | 0                    |
|                  | Securitisation  | 24       | 0                      | 24                             | 3/         | U                      | U                    | U        |                        | , ,                            | - 0        | U                      |                      |
|                  | Other non credit-obligation assets                        |          |                        |                                |            |                        |                      |          |                        |                                |            |                        |                      |
|                  | IRB Total   |          |                        |                                |            |                        |                      |          |                        |                                |            |                        |                      |

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

|        |  |  |  |  |   |  | IRB Ap  | proach   |   |   |  |   |   |
|--------|--|--|--|--|---|--|---|--|---|---|--|---|---|
|        |  |  |  | As of 31/  | 12/2014   |  |   |  |   | As of 30/   | 06/2015  |   |   |
|        |  | Original   | Exposure <sup>1</sup>                                | Exposure<br>Value <sup>1</sup>   | Risk expos  | sure amount                                    | Value<br>adjustments                                      | Original I   | Exposure <sup>1</sup>                                     | Exposure<br>Value <sup>1</sup>  | Risk expos   | sure amount   | Value<br>adjustments<br>and                               |
|        | (min EUR, %)   |  | Of which:<br>defaulted                               | Value  |   | Of which:<br>defaulted                         | provisions  |  | Of which:<br>defaulted                                    | Value   |  | Of which:<br>defaulted                              | provisions  |
| FRANCE | Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Outer Retail - Outer Manual Retail Retail - Other Retail - Of Which: SME | 0<br>5.939<br>9.010<br>828<br>4<br>13<br>11<br>0<br>11<br>0<br>1<br>1<br>0<br>1<br>1<br>28 | 0<br>0<br>71<br>1<br>3<br>2<br>1<br>0<br>1<br>0<br>1 | 0<br>4.638<br>3.840<br>593<br>4<br>16<br>11<br>0<br>11<br>0<br>4<br>3<br>1<br>28 | 0<br>627<br>1.525<br>279<br>0<br>4<br>3<br>0<br>3<br>0<br>2<br>1<br>1<br>61 | 0<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>37<br>2<br>1<br>2<br>1<br>0<br>1<br>0<br>1<br>0 | 0<br>6.890<br>7.285<br>655<br>3<br>14<br>12<br>0<br>12<br>0<br>2<br>0<br>2 | 0<br>0<br>53<br>1<br>3<br>2<br>1<br>0<br>1<br>0<br>1<br>0 | 0<br>5.511<br>3.297<br>525<br>4<br>16<br>12<br>0<br>12<br>0<br>4<br>2<br>2<br>9 | 0<br>643<br>1.190<br>212<br>0<br>5<br>4<br>0<br>4<br>0<br>1<br>1<br>1<br>1 | 0<br>0<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>28<br>2<br>1<br>2<br>1<br>0<br>1<br>0<br>1<br>0 |
|        | IRB Total  |  |  |  |   |  |   |  |   |   |  |   |   |

|                 |   |                |                        |                    |            |                        | IRB Ap                      | proach         |                        |                    |            |                        |                             |
|-----------------|---|----------------|------------------------|--------------------|------------|------------------------|-----------------------------|----------------|------------------------|--------------------|------------|------------------------|-----------------------------|
|                 |   |                |                        | As of 31/          | 12/2014    |                        |                             |                |                        | As of 30/          | 06/2015    |                        |                             |
|                 |   | Original       | Exposure <sup>1</sup>  | Exposure           | Risk expos | ure amount             | Value<br>adjustments<br>and | Original       | Exposure <sup>1</sup>  | Exposure           | Risk expos | sure amount            | Value<br>adjustments<br>and |
|                 | (min EUR, %)  |                | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | provisions                  |                | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | provisions                  |
|                 | Central banks and central governments   | 3,085          | 0                      | 3,017              | 220        | 0                      | 0                           | 3,430          | 0                      | 3,559              | 227        | 0                      | 1                           |
|                 | Institutions  | 681            | 0                      | 587                | 151        | 0                      | 0                           | 1,249          | 0                      | 1,196              | 151        | 0                      | 0                           |
|                 | Corporates  | 9.580          | 343                    | 7.146              | 4.692      | 1                      | 239                         | 9.952          | 300                    | 7.857              | 4.850      | 1                      | 226                         |
|                 | Corporates - Of Which: Specialised Lending  | 2.435          | 113                    | 2.263              | 1.486      | 0                      | 30                          | 2.322          | 97                     | 2.143              | 1.592      | 0                      | 52                          |
|                 | Corporates - Of Which: SME<br>Retail  | 2.910          | 154                    | 2.296              | 1.722      | 1                      | 110                         | 3.109          | 143                    | 2.402              | 1.657      | 1                      | 98                          |
|                 | Retail - Secured on real estate property  | 1.922<br>1.174 | 74<br>27               | 1.898<br>1.191     | 565<br>146 | 0                      | 59<br>3                     | 2.163<br>1.166 | 82<br>23               | 2.109<br>1.165     | 651<br>140 | 0                      | 59                          |
|                 | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME                  | 27             | 2/                     | 26                 | 146        | 0                      | 3                           | 31             | 23                     | 31                 | 140        | 0                      | 3                           |
| CZECH REPUBLIC  | Retail - Secured on real estate property - Of Which: smc  Retail - Secured on real estate property - Of Which: non- | 1.146          | 26                     | 1.164              | 140        | 0                      | 2                           | 1.134          | 21                     | 1.134              | 132        | 0                      | 2                           |
| CZECII KEPUBLIC | Retail - Qualifying Revolving   | 46             | 15                     | 46                 | 12         | 0                      | 15                          | 61             | 33                     | 61                 | 12         | 0                      | 17                          |
|                 | Retail - Other Retail   | 703            | 32                     | 662                | 407        | 0                      | 41                          | 936            | 25                     | 883                | 499        | 0                      | 38                          |
|                 | Retail - Other Retail - Of Which: SME   | 75             | 8                      | 64                 | 42         | 0                      | 8                           | 122            | 8                      | 110                | 52         | 0                      | 8                           |
|                 | Retail - Other Retail - Of Which: non-SME   | 628            | 23                     | 598                | 365        | ő                      | 33                          | 815            | 17                     | 772                | 447        | o o                    | 30                          |
|                 | Equity  | 0              | 0                      | 0                  | 0          | 0                      | 0                           | 0              | 0                      | 0                  | 0          | 0                      | 0                           |
|                 | Securitisation Other non credit-obligation assets   |                |                        |                    |            |                        |                             |                |                        |                    |            |                        |                             |
|                 | IRB Total   |                |                        |                    |            |                        |                             |                |                        |                    |            |                        |                             |

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

|               |   |                         |                        |                         |                   |                        | IRB Ap               | proach                   |                        |                         |                   |                        |                      |
|---------------|---|-------------------------|------------------------|-------------------------|-------------------|------------------------|----------------------|--------------------------|------------------------|-------------------------|-------------------|------------------------|----------------------|
|               |   |                         |                        | As of 31                | 12/2014           |                        |                      |                          |                        | As of 30                | 06/2015           |                        |                      |
|               |   | Original                | Exposure <sup>1</sup>  | Exposure                | Risk expos        | ure amount             | Value<br>adjustments | Original                 | Exposure <sup>1</sup>  | Exposure                | Risk expos        | sure amount            | Value<br>adjustments |
|               | (min EUR, %)  |                         | Of which:<br>defaulted | Value <sup>1</sup>      |                   | Of which:<br>defaulted | and<br>provisions    |                          | Of which:<br>defaulted | Value <sup>1</sup>      |                   | Of which:<br>defaulted | and<br>provisions    |
|               | Central banks and central governments<br>Institutions<br>Corporates   | 2.617<br>1.957<br>9,870 | 0<br>0<br>4            | 2.642<br>1.747<br>4,992 | 3<br>486<br>1,755 | 0 0                    | 0<br>0<br>11         | 3.496<br>2.118<br>10,976 | 0<br>0<br>3            | 3.523<br>1.884<br>5,654 | 0<br>551<br>1,879 | 0 0                    | 0<br>1<br>13         |
|               | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME<br>Retail  | 243<br>54<br>41         | 0<br>2<br>2            | 160<br>49<br>40         | 53<br>62<br>7     | 0                      | 0<br>7<br>1          | 250<br>21<br>43          | 0<br>3<br>2            | 181<br>19<br>42         | 61<br>15<br>10    | 0                      | 0<br>2<br>1          |
| UNITED STATES | Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non- | 34<br>0<br>34           | 1<br>0<br>1            | 33<br>0<br>33           | 5<br>0<br>5       | 0                      | 0                    | 36<br>1<br>35            | 1<br>0<br>1            | 35<br>1<br>35           | 8<br>0<br>8       | 0                      | 0                    |
| ONTED STATES  | Retail - Qualifying Revolving<br>Retail - Other Retail<br>Retail - Other Retail - Of Which: SME   | 7                       | 0 1                    | 0<br>7                  | 0 2               | 0                      | 0                    | 0                        | 0                      | 0 6                     | 0 2               | 0                      | 0                    |
|               | Retail - Other Retail - Of Which: non-SME  Equity  Securitisation   | 7<br>90                 | 1 0                    | 6<br>90                 | 2<br>256          | 0                      | 0                    | 6                        | 1 0                    | 6                       | 2 3               | 0                      | 0                    |
|               | Other non credit-obligation assets IRB Total  |                         |                        |                         |                   |                        |                      |                          |                        |                         |                   |                        |                      |



#### Sovereign Exposure

|  | (mln EUR)        |   |  |  |   |   |  | As of  | 31/12/2014                              |  |                                     |  |   |   |   |
|--|------------------|---|--|--|---|---|--|--|---|--|-------------------------------------|--|---|---|---|
|  | (min Eury)       | GROSS DI  | RECT LONG<br>accounting value                                    |  |   |   | net of cash short<br>only where there                    | DIREC  | CT SOVEREIGN EXPO                       | SURES IN DERIVATI                        | VES (1)                             | INDIRECT SOVE                                | REIGN EXPOSURES                         | (3) (on and off                                       | balance sheet)                                |
|  |                  | gross of  | provisions)<br>(1)   | ,                                  | is a maturit  | ty matching)<br>(1)   | <b>,</b>   | Derivatives with p                                     | oositive fair value                     | Derivatives with                         | negative fair value                 | Derivatives with                             | positive fair value                     | Derivatives with<br>valu                              |   |
| Residual Maturity  | Country / Region |   | of which: loans<br>and advances                                  |  | of which: AFS<br>banking book                                   | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value   | Fair-value (+)                          | Notional value                           | Fair-value (-)                      | Notional value                               | Fair-value (+)                          | Notional value  | Fair-value (-)                                |
| [ 0 - 3M [   | Austria          | 256<br>297<br>1.517<br>2.302<br>3.704<br>4.637<br>3,085<br>15,797 | 256<br>49<br>1.363<br>1.316<br>458<br>0<br>2,589<br><b>6,030</b> | 256<br>297<br>1.517<br>2.302<br>3.704<br>4.632<br>3,046<br><b>15,752</b> | 0<br>220<br>147<br>986<br>3.211<br>4.471<br>340<br><b>9,375</b> | 0<br>0<br>0<br>0<br>0<br>115<br>270<br>385  | 0<br>0<br>0<br>0<br>0<br>21<br>111<br>132                | 0<br>0<br>3<br>4<br>58<br>2<br>2<br>25                 | 0<br>0<br>0<br>1<br>7<br>1<br>1<br>18   | 0<br>0<br>0<br>14<br>2<br>17<br>0        | 0<br>0<br>0<br>0<br>0<br>-8         | 117<br>449<br>-20<br>23<br>310<br>1<br>1     | 0<br>4<br>0<br>1<br>13<br>1<br>5        | -116<br>-422<br>1<br>-54<br>-298<br>-9<br>-11         | 0<br>-33<br>0<br>-13<br>-10<br>-12<br>-14     |
| [ 0 - 3M [   | Belgium          | 23<br>0<br>56<br>3<br>106<br>285<br>474                           | 0<br>0<br>0<br>0<br>0<br>0<br>0                                  | 0<br>17<br>0<br>56<br>3<br>103<br>282<br><b>462</b>                      | 9,373<br>0<br>23<br>0<br>56<br>0<br>103<br>0                    | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>-6<br>0<br>0<br>3<br>0<br>282<br>280                | 0<br>0<br>0<br>0<br>0<br>0<br>0                        | 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0          | 183<br>29<br>29<br>0<br>39<br>1<br>1         | 0<br>0<br>1<br>0<br>2<br>2<br>2<br>7    | -290<br>-32<br>-28<br>0<br>-38<br>-11<br>-14          | -12<br>0<br>0<br>0<br>-8<br>-16<br>-18        |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y | Bulgaria         | 81<br>724<br>62<br>180<br>127<br>278<br>70                        | 0<br>515<br>0<br>4<br>9<br>82<br>69                              | 81<br>724<br>62<br>180<br>127<br>278<br>70                               | 11<br>209<br>62<br>173<br>116<br>185<br>1                       | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>1<br>2<br>6<br>0                               | 0<br>0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0               | 7<br>10<br>-21<br>-32<br>0<br>0<br>0         | 0<br>1<br>1<br>2<br>0<br>0<br>0         | -8<br>22<br>17<br>41<br>-8<br>0<br>0                  | 0<br>-1<br>-1<br>-1<br>0<br>0<br>0            |
| [ 0 - 3M [   | Cyprus           | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>-57<br>-1<br>0<br>0<br>0                | 0<br>16<br>0<br>0<br>0<br>0<br>0        | 0<br>17<br>8<br>10<br>0<br>0<br>0                     | 0<br>0<br>-1<br>0<br>0<br>0                   |
| [ 0 - 3M [   | Czech Republic   | 61<br>562<br>167<br>257<br>264<br>1.456<br>35<br><b>2,802</b>     | 0<br>0<br>1<br>1<br>2<br>1<br>6                                  | 61<br>562<br>167<br>265<br>263<br>1.420<br>35<br><b>2,773</b>            | 54<br>373<br>141<br>248<br>249<br>1.427<br>17<br><b>2,508</b>   | 6<br>177<br>0<br>0<br>0<br>0<br>0   | 0<br>12<br>25<br>16<br>13<br>-7<br>12                    | 0<br>310<br>0<br>60<br>703<br>0<br>146<br><b>1,220</b> | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0          | 4<br>-60<br>-12<br>-65<br>37<br>0<br>0       | 0<br>5<br>0<br>0<br>0                   | -29<br>100<br>21<br>66<br>-61<br>0                    | 0<br>-1<br>-4<br>0<br>0<br>0                  |
| [ 0 - 3M [   | Denmark          | 1<br>33<br>18<br>0<br>0<br>0<br>0<br>52                           | 1<br>0<br>0<br>0<br>0<br>0<br>0                                  | 1<br>33<br>18<br>0<br>0<br>0<br>0<br>52                                  | 0<br>0<br>0<br>0<br>0   | 0<br>31<br>18<br>0<br>0<br>0<br>0   | 0<br>2<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0                                  | 0 | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0               | 0<br>4<br>3<br>0<br>0<br>0                   | 0 | 0<br>-17<br>10<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0                         |
| TO-3M  | Estonia          | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                                       | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                                      | 0<br>0<br>0<br>0<br>0<br>0  | 0                  | 0<br>0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0<br>0              | 0  | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0                   | 0 | 0<br>0<br>0<br>0<br>0                                 | 0<br>0<br>0<br>0<br>0                         |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more    | Finland          | 0<br>0<br>0<br>11<br>9<br>9                                       | 0                          | 0<br>0<br>0<br>11<br>4<br>9<br>-1<br>23                                  | 0                         | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>11<br>4<br>9<br>-1<br>23                  | 0<br>0<br>0<br>0<br>37<br>0<br>0                       | 0 | 0<br>0<br>0<br>0<br>37<br>42<br>10<br>89 | 0<br>0<br>0<br>0<br>-8<br>-20<br>-5 | 0<br>4<br>3<br>0<br>0<br>0<br>1              | 0<br>0<br>0<br>0<br>0<br>0<br>1<br>9    | 0<br>-17<br>8<br>0<br>0<br>-5<br>-6                   | 0<br>0<br>-1<br>0<br>0<br>-7<br>-8            |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more    | France           | 183<br>185<br>131<br>225<br>763<br>845<br>153<br>2,484            | 0<br>0<br>0<br>0<br>0<br>0                                       | 145<br>156<br>102<br>224<br>747<br>888<br>152<br><b>2,415</b>            | 0<br>0<br>0<br>0<br>115<br>758<br>0                             | 0<br>100<br>87<br>218<br>565<br>116<br>0  | 13<br>46<br>15<br>1<br>67<br>14<br>152<br>308            | 0                | 0 | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0          | 31<br>179<br>3<br>-54<br>-119<br>4<br>4<br>4 | 0<br>5<br>2<br>0<br>1<br>7<br>30        | -20<br>-62<br>-214<br>-53<br>-66<br>-66<br>-47<br>-59 | -13<br>0<br>-16<br>0<br>0<br>-1<br>-65<br>-76 |

#### Sovereign Exposure

|                   | (min EUR)        |   |   |   |   |   |   | As of   | 31/12/2014  |   |   |  |   |   |  |
|-------------------|------------------|---|---|---|---|---|---|---|---|---|---|--|---|---|--|
|                   |                  |   | RECT LONG   | NET DIRECT PO   | SITIONS (gross e  | xposures (long)<br>er counterpaties   | net of cash short<br>only where there                           | DIRE  | CT SOVEREIGN EXPO   | SURES IN DERIVATIV  | /ES (1)   | INDIRECT SOVE                                | REIGN EXPOSURES                         | (3) (on and off                                   | balance sheet)                             |
|                   |                  | gross of p  | provisions)<br>1)                                       |   | is a maturit  | y matching)<br>1)   |   | Derivatives with p  | oositive fair value   | Derivatives with  | negative fair value   | Derivatives with                             | positive fair value                     | Derivatives with<br>valu                          |  |
| Residual Maturity | Country / Region |   | of which: loans<br>and advances                         |   | of which: AFS<br>banking book   | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2)        | Notional value  | Fair-value (+)  | Notional value  | Fair-value (-)  | Notional value                               | Fair-value (+)                          | Notional value                                    | Fair-value (-)                             |
| [ 0 - 3M [        | Germany          | 631<br>3.989<br>4.995<br>5,622<br>3,701<br>1,328<br>6,782<br>27,048             | 23<br>80<br>214<br>177<br>461<br>8<br>6,300<br>7,263    | 628<br>3.966<br>4,986<br>5,621<br>3,701<br>1,315<br>6,767<br><b>26,984</b>      | 0<br>0<br>0<br>0<br>0<br>0<br>7                                       | 548<br>2.747<br>4,709<br>5,412<br>3,042<br>628<br>712<br>17,798                       | 37<br>70<br>69<br>39<br>343<br>181<br>250<br>989                | 88<br>1.181<br>1,052<br>1,072<br>1,893<br>4,650<br>5,592<br><b>15,528</b> | 3<br>105<br>47<br>50<br>164<br>626<br>1,599<br><b>2,594</b> | 1.641<br>424<br>1,333<br>1,543<br>1,809<br>1,864<br>2,126 | -13<br>-16<br>-52<br>-48<br>-251<br>-341<br>-876<br><b>-1,598</b> | 0<br>4<br>3<br>0<br>15<br>3<br>3             | 0<br>0<br>0<br>0<br>0<br>6<br>24<br>30  | 0<br>-4<br>-3<br>0<br>-15<br>-37<br>-46           | 0<br>0<br>0<br>0<br>-6<br>-51<br>-59       |
| [ 0 - 3M [        | Croatia          | 538<br>352<br>187<br>249<br>746<br>1.261<br>48<br>3,380                         | 162<br>24<br>178<br>189<br>680<br>1.201<br>48<br>2,482  | 538<br>353<br>187<br>249<br>746<br>1.255<br>48<br><b>3,375</b>                  | 375<br>325<br>8<br>60<br>56<br>48<br>0                                | 0<br>0<br>0<br>0<br>0   | 0<br>4<br>0<br>1<br>10<br>6<br>0                                | 0<br>0<br>0<br>0<br>0<br>350<br>0   | 0<br>0<br>0<br>0<br>0<br>20<br>0                            | 0<br>0<br>300<br>0<br>900<br>0                            | 0<br>0<br>-15<br>0<br>-31<br>0                                    | 0<br>-60<br>-33<br>-32<br>-1<br>8<br>0       | 0<br>1<br>1<br>1<br>0<br>0<br>0<br>0    | 0<br>65<br>33<br>32<br>9<br>-16<br>0              | 0<br>-1<br>-1<br>-1<br>-2<br>-8<br>0       |
| [ 0 - 3M [        | Greece           | 0<br>0<br>0<br>0<br>0<br>0<br>1   | 0<br>0<br>0<br>0<br>0                                   | 0<br>0<br>0<br>0<br>0<br>0<br>1   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                                      | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                       | 0<br>0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0<br>0                 |
| [ 0 - 3M [        | Hungary          | 10<br>102<br>43<br>29<br>283<br>563<br>4  | 3<br>0<br>9<br>0<br>26<br>52<br>0                       | 10<br>102<br>45<br>27<br>253<br>552<br>-17                                      | 0<br>91<br>31<br>22<br>243<br>441<br>0                                | 0<br>0<br>0<br>0<br>0<br>0  | 1<br>11<br>5<br>5<br>-18<br>57<br>-17                           | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0<br>0  | 12<br>-5<br>127<br>-47<br>-12<br>0<br>0      | 0<br>2<br>4<br>2<br>0<br>0<br>0         | -33<br>34<br>-130<br>54<br>2<br>0<br>0            | 0<br>-2<br>-2<br>-7<br>0<br>0              |
| [ 0 - 3M [        | Ireland          | 0<br>0<br>0<br>0<br>0<br>1<br>0   | 0<br>0<br>0<br>0<br>0<br>0                              | 0<br>0<br>0<br>0<br>0<br>1<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>1<br>0                                 | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                       | 0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>4<br>23<br>0<br>49<br>0<br>0            | 0<br>0<br>0<br>0<br>1<br>1<br>1<br>4    | 0<br>-17<br>-10<br>0<br>-47<br>-6<br>-7           | 0<br>0<br>0<br>-9<br>-8<br>-10             |
| [ 0 - 3M [        | Italy            | 4,359<br>9,810<br>13,369<br>8,058<br>17,926<br>11,681<br>3,346<br><b>68,549</b> | 3,819<br>258<br>128<br>38<br>410<br>0<br>1,148<br>5,800 | 4,098<br>9,348<br>12,933<br>7,690<br>17.418<br>10.607<br>3.125<br><b>65,220</b> | 426<br>6,371<br>12,632<br>7,710<br>15,884<br>9,909<br>1,788<br>54,720 | 0<br>20<br>0<br>1<br>0<br>0<br>0  | -148<br>1,881<br>173<br>-98<br>309<br>546<br>88<br><b>2,751</b> | 0<br>0<br>1,504<br>6<br>505<br>3,910<br><b>5,925</b>                      | 0<br>0<br>0<br>2<br>1<br>46<br>2.676<br>2,724               | 0<br>0<br>7<br>0<br>16<br>152<br>65<br><b>239</b>         | 0<br>0<br>0<br>0<br>-1<br>-2<br>-3                                | 83<br>-79<br>-68<br>-56<br>-216<br>-25<br>4  | 0<br>14<br>18<br>1<br>8<br>8<br>8<br>34 | -109<br>301<br>64<br>58<br>160<br>-59<br>-41      | -1<br>-15<br>-26<br>-5<br>-4<br>-80<br>-88 |
| [ 0 - 3M [        | Latvia           | 0<br>0<br>0<br>5<br>0<br>3<br>0   | 0<br>0<br>0<br>0<br>0                                   | 0<br>0<br>0<br>5<br>0<br>-2<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>5<br>0<br>-2<br>0                                | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                       | 0<br>0<br>0<br>0<br>0                                     | 0<br>0<br>0<br>0<br>0   | 0<br>-49<br>8<br>-24<br>0<br>0               | 0<br>1<br>0<br>0<br>0<br>0<br>0         | 0<br>49<br>-8<br>49<br>-14<br>0<br>0              | 0<br>-1<br>0<br>-3<br>-2<br>0<br>0         |
| Total             | Lithuania        | 5<br>0<br>0<br>2<br>3<br>8<br>0   | 0                 | 5<br>0<br>0<br>2<br>3<br>6<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0   | 5<br>0<br>0<br>2<br>3<br>6<br>0                                 | 0<br>0<br>0<br>0<br>0<br>0  | 0                     | 0                   | 0<br>0<br>0<br>0<br>0<br>0  | -03<br>0<br>-44<br>-7<br>-45<br>0<br>-7<br>0 | 0<br>1<br>1<br>1<br>0<br>0              | 0<br>57<br>10<br>52<br>-4<br>7<br>0               | -5<br>0<br>-1<br>-1<br>-3<br>0<br>0<br>0   |
| Total             | Luxembourg       | 0<br>0<br>0<br>0<br>0<br>0  | 0                 | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                                      | 0<br>0<br>0<br>0<br>0<br>0  | 0                     | 0                   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                   | 0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>-1<br>-1<br>-1 | 0<br>0<br>0<br>0<br>0<br>0<br>-1<br>-1     |



#### Sovereign Exposure

|   | (mln EUR)        |  |  | micreale SpA   |  |   |  | As of                                     | 31/12/2014                                |   |   |   |  |  |   |
|---|------------------|--|--|--|--|---|--|---|---|---|---|---|--|--|---|
|   | (MIII EOR)       |  | RECT LONG accounting value                         | NET DIRECT PO  | OSITIONS (gross of<br>ereign debt to oth                   | exposures (long)  | net of cash short  | DIREC                                     | CT SOVEREIGN EXPO                         | SURES IN DERIVATI                               | VES (1)                                     | INDIRECT SOVE                                 | REIGN EXPOSURES                              | 6 (3) (on and off  | balance sheet)                                |
|   |                  | gross of   | provisions) (1)                                    | <i>posicions</i> 0: 301  | is a maturit   | y matching)<br>(1)  | <b>,</b>   | Derivatives with p                        | oositive fair value                       | Derivatives with                                | negative fair value                         | Derivatives with                              | positive fair value                          | Derivatives with value   | h negative fair<br>ue                         |
| Residual Maturity   | Country / Region |  | of which: loans<br>and advances                    |  | of which: AFS<br>banking book                              | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                            | Fair-value (+)                            | Notional value                                  | Fair-value (-)                              | Notional value                                | Fair-value (+)                               | Notional value   | Fair-value (-)                                |
| [ 0 - 3M [  | Maita            | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                              | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                      | 0<br>0<br>0<br>0<br>0   | 0                  | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0                       | 0<br>0<br>-17<br>0<br>0<br>0                  | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>17<br>0<br>0<br>0                                      | 0<br>0<br>0<br>0<br>0                         |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]<br>[ 10Y - more<br>Total | Netherlands      | 1<br>53<br>16<br>2<br>1<br>3<br>3                                    | 0<br>0<br>0<br>0<br>0                              | 1<br>53<br>16<br>2<br>-17<br>2<br>0                                  | 0<br>0<br>13<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0   | 1<br>51<br>3<br>2<br>-17<br>2<br>0                       | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0                       | 0<br>88<br>-8<br>0<br>153<br>1<br>1           | 0<br>1<br>0<br>0<br>3<br>2<br>8              | 0<br>-88<br>-24<br>0<br>-138<br>-12<br>-15                       | 0<br>0<br>0<br>0<br>-8<br>-17<br>-19          |
| [ 0 - 3M [<br>[ 3M - 1Y ]<br>[ 1Y - 2Y ]<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]<br>[ 10Y - more          | Poland           | 10<br>443<br>955<br>1.173<br>2.023<br>1.692<br>1.507<br>7,804        | 7<br>33<br>50<br>71<br>235<br>0<br>1,202<br>1,598  | 10<br>358<br>947<br>1.157<br>1.989<br>1.621<br>1.501<br><b>7,582</b> | 0<br>310<br>696<br>954<br>1.480<br>1.134<br>89<br>4,662    | 0<br>0<br>0<br>0<br>0   | 1<br>-56<br>26<br>-8<br>24<br>-16<br>11                  | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0                       | 10<br>-9<br>80<br>14<br>4<br>0                | 0<br>1<br>2<br>2<br>0<br>0                   | -10<br>14<br>-58<br>-10<br>-21<br>0<br>0                         | 0<br>-1<br>-2<br>-2<br>-2<br>-2<br>0<br>0     |
| Total   | Portugal         | 0<br>0<br>0<br>0<br>33<br>0<br>42<br>30                              | 0<br>0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>33<br>0<br>42<br>33                              | 0<br>0<br>0<br>0<br>33<br>0<br>42<br>33<br>107             | 0<br>0<br>0<br>0<br>0<br>0  | 0                  | 0<br>500<br>0<br>0<br>0<br>0<br>0<br>500  | 0<br>11<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0                  | 233<br>86<br>110<br>301<br>489<br>-79<br>0    | 0<br>7<br>7<br>2<br>6<br>3<br>0              | -186<br>-126<br>-178<br>-255<br>500<br>60<br>0                   | 0<br>-1<br>-5<br>-3<br>-6<br>-3<br>0          |
| [0-3M[<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more                                     | Romania          | 113<br>356<br>342<br>86<br>479<br>101<br>101                         | 7<br>2<br>20<br>0<br>5<br>28<br>60                 | 113<br>356<br>342<br>86<br>479<br>97<br>99<br>1,572                  | 81<br>349<br>284<br>68<br>443<br>48<br>37<br>1,311         | 0   | 24<br>6<br>35<br>13<br>26<br>21<br>1                     | 0<br>0<br>0<br>0<br>0<br>0                | 0   | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0                  | 33<br>-53<br>-66<br>-4<br>0<br>0              | 0<br>1<br>2<br>2<br>0<br>0                   | -36<br>40<br>-76<br>15<br>-5<br>0                                | -18<br>-17<br>-6<br>-35<br>-8<br>-8<br>0<br>0 |
| Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total                       | Slovakia         | 0<br>0<br>0<br>85<br>217<br>120<br>619<br>51                         | 0<br>0<br>1<br>4<br>8<br>9<br>5                    | 0<br>0<br>85<br>217<br>120<br>618<br>49<br>1,090                     | 0<br>0<br>80<br>207<br>101<br>608<br>46<br>1,041           | 0   | 0<br>0<br>5<br>6<br>4<br>1<br>-2                         | 0   | 0   | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0                  | 0<br>-51<br>50<br>-44<br>21<br>0              | 0<br>0<br>0<br>0<br>0<br>0                   | -63<br>-17<br>72<br>-9<br>55<br>-54<br>-1<br>-2                  | -74<br>0<br>0<br>0<br>-2<br>-1<br>-2<br>-2    |
| [ 0 - 3M [  | Slovenia         | 0<br>45<br>123<br>8<br>158<br>114<br>113                             | 27<br>0<br>45<br>37<br>5<br>23<br>19<br>113<br>241 | 0<br>45<br>123<br>8<br>158<br>114<br>113                             | 0<br>0<br>77<br>3<br>127<br>95<br>0                        | 0   | 0<br>0<br>3<br>0<br>1<br>0                               | 0   | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0                       | 0<br>0<br>4<br>0<br>0<br>0                    | 0      | 8 0 -1 -1 -3   | 0<br>0<br>0<br>0<br>0<br>0<br>-2<br>-2        |
| Total   | Spain            | 561<br>104<br>901<br>1,902<br>36<br>22<br>822<br>282<br>282<br>4,070 | 0<br>0<br>0<br>0<br>0                              | 561<br>104<br>910<br>1,902<br>38<br>22<br>839<br>282<br>4,098        | 302<br>104<br>622<br>205<br>14<br>0<br>656<br>260<br>1,860 | 0<br>113<br>1.697<br>23<br>22<br>0<br>23  | 5<br>0<br>176<br>0<br>0<br>0<br>184<br>0                 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>34 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>-20 | 4<br>120<br>248<br>74<br>605<br>-16<br>2<br>2 | 1<br>0<br>1<br>6<br>11<br>1<br>3<br>16<br>38 | -3<br>-168<br>-224<br>-84<br>-547<br>-21<br>-22<br>-27<br>-1,093 | -4<br>0<br>-1<br>-4<br>-11<br>0<br>-31<br>-35 |
| Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   Total                                  | Sweden           | 4,070<br>0<br>1<br>0<br>0<br>0<br>1<br>1<br>0                        | 0<br>0<br>0<br>0<br>0<br>0                         | 4,098<br>0<br>1<br>0<br>0<br>1<br>0<br>0                             | 1,860<br>0<br>0<br>0<br>0<br>0<br>0                        | 1,878<br>0<br>0<br>0<br>0<br>0<br>0   | 359<br>0<br>1<br>0<br>0<br>1<br>0<br>0                   | 34<br>0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0            | -20<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 1,034<br>0<br>72<br>23<br>0<br>71<br>0<br>0   | 38<br>0<br>0<br>0<br>0<br>0<br>3<br>0        | -1,093<br>0<br>-124<br>-3<br>0<br>-71<br>0<br>0<br>-198          | -83<br>0<br>-1<br>0<br>0<br>-2<br>0<br>0      |

#### Sovereign Exposure

|  | (mln EUR)        |   |                                 |                                      |  |   |  | As of                      | 31/12/2014                 |   |                            |   |   |                                      |                                  |
|--|------------------|---|---------------------------------|--------------------------------------|--|---|--|----------------------------|----------------------------|---|----------------------------|---|---|--------------------------------------|----------------------------------|
|  |                  | EXPOSURES (                             | RECT LONG<br>accounting value   | NET DIRECT PO                        | rereign debt to oth                      | ner counterpaties   | net of cash short<br>only where there                    | DIRE                       | CT SOVEREIGN EXPO          | SURES IN DERIVATIV                      | /ES (1)                    | INDIRECT SOVE                           | REIGN EXPOSURES                         | (3) (on and off                      | balance sheet)                   |
|  |                  |   | provisions)<br>[1]              |                                      | is a maturii<br>(                        | ty matching)<br>(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<br>and advances |                                      | of which: AFS<br>banking book            | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value             | Fair-value (+)             | Notional value                          | Fair-value (-)             | Notional value                          | Fair-value (+)                          | Notional value                       | Fair-value (-)                   |
| [ 0 - 3M [   | United Kingdom   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>4<br>3<br>0<br>112<br>0<br>0       | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>-4<br>-3<br>0<br>-109<br>0<br>0 | 0<br>0<br>0<br>0<br>0            |
| Total [0-3M[ [3M-1Y[ [1Y-2Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y  [10Y-more Total                                    | Iceland          | 0<br>0<br>23<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>23<br>0<br>0<br>0<br>0     | 0  | 0   | 0<br>0<br>23<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>-4<br>0<br>0             | 0 | 0<br>0<br>0<br>10<br>0<br>0<br>0     | 0<br>0<br>0<br>-2<br>0<br>0<br>0 |
| [ 0 - 3M [   | Liechtenstein    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0            |
| [ 0 - 3M [   | Norway           | 0<br>1<br>0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>1<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0   | 0<br>1<br>0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>4<br>15<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>-17<br>-3<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0       |
| [ 0 - 3M  <br>[ 3M - 1 Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>[ 10Y - more<br>Total | Australia        | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0            |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total                             | Canada           | 0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                | 0  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0            |
| [ 0 - 3M [   | Hong Kong        | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0           | 0  | 0<br>0<br>0<br>0<br>0<br>0  | 0                  | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>0<br>0<br>0<br>0      | 0 | 0 | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0            |
| [ 0 - 3M  <br>[ 3M - 1 V  <br>[ 1 Y - 2 V  <br>[ 2 Y - 3 Y  <br>[ 3 Y - 5 Y  <br>[ 5 Y - 10 Y  <br>[ 10 Y - more | Japan            | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>-83<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>69<br>8<br>8<br>0<br>0          | 0<br>0<br>0<br>0<br>0            |
| Total  [ 0 - 3M [  | u.s.             | 0<br>11<br>65<br>2<br>0<br>189<br>98    | 0<br>0<br>0<br>0<br>0           | 0<br>11<br>66<br>2<br>0<br>189<br>97 | 0<br>5<br>62<br>2<br>0<br>148<br>97<br>0 | 0<br>0<br>0<br>0<br>0   | 0<br>5<br>4<br>0<br>0<br>41<br>0<br>5                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | -83<br>0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0              | 85<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0            |



#### Sovereign Exposure

UniCredit SpA

|  | (mln EUR)   |   |  |   |   |   |  | As of                      | 31/12/2014                              |                                   |                             |   |   |   |  |
|--|---|---|--|---|---|---|--|----------------------------|---|-----------------------------------|-----------------------------|---|---|---|--|
|  |   |   | RECT LONG<br>accounting value                          |   | OSITIONS (gross e<br>ereign debt to oth                 |   |  | DIRE                       | 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)<br>1)   |  | Derivatives with p         | positive fair value                     | Derivatives with                  | negative fair value         | Derivatives with  | positive fair value                     | Derivatives with value                          |  |
| Residual Maturity  | Country / Region                                      |   | of which: loans<br>and advances                        |   | of which: AFS<br>banking book                           | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value             | Fair-value (+)                          | Notional value                    | Fair-value (-)              | Notional value  | Fair-value (+)                          | Notional value                                  | Fair-value (-)                                   |
| [ 0 - 3M   | China   | 2<br>44<br>164<br>92<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0                                  | 2<br>44<br>164<br>92<br>0<br>0                                  | 0                 | 2<br>44<br>164<br>92<br>0<br>0  | 0                  | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 373<br>0<br>0<br>0<br>0<br>0<br>0 | -1<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0                            |
| [0-3M[<br>[3M-1Y[<br>[1Y-2Y[<br>[2Y-3Y[<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total   | Switzerland   | 0<br>2<br>0<br>0<br>0<br>0                                      | 0<br>2<br>0<br>0<br>0<br>0<br>0                        | 0<br>2<br>0<br>0<br>0<br>0                                      | 0<br>0<br>0<br>0<br>0<br>0                              | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                   | 0<br>0<br>0<br>0<br>0<br>0              | -4<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                            |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more  | Other advanced economies non EEA                      | 0<br>3<br>2<br>0<br>0<br>0<br>0<br>37<br>43                     | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>37             | 0<br>3<br>2<br>0<br>0<br>0<br>0<br>37<br>43                     | 0<br>0<br>2<br>0<br>0<br>0                              | 0<br>3<br>0<br>0<br>0<br>0  | 0                  | 0<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0       | 0<br>0<br>-14<br>-23<br>-6<br>0<br>0                    | 0<br>0<br>0<br>1<br>1<br>0<br>0         | 0<br>0<br>14<br>23<br>6<br>0<br>0               | 0<br>0<br>0<br>-1<br>0<br>0<br>0                 |
| TO - 3M     TO - 3M   TO | Other Central and eastern<br>Europe countries non EEA | 185<br>656<br>557<br>383<br>698<br>1,394<br>446<br><b>4,321</b> | 28<br>28<br>56<br>26<br>232<br>80<br>192<br><b>642</b> | 185<br>656<br>557<br>383<br>664<br>1,356<br>400<br><b>4,202</b> | 150<br>616<br>441<br>198<br>367<br>1,192<br>32<br>2,997 | 0<br>0<br>0<br>0<br>0<br>0  | 4<br>9<br>61<br>11<br>-12<br>20<br>-10                   | 0<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0  | 123<br>277<br>510<br>-203<br>-2,710<br>-45<br>0         | 1<br>4<br>3<br>6<br>75<br>2<br>0        | -145<br>-308<br>-618<br>126<br>2,706<br>41<br>0 | 0<br>-4<br>-4<br>-7<br>-79<br>-2<br>0            |
| To - 3M  | Middle East   | 9<br>83<br>0<br>55<br>0<br>147                                  | 0<br>9<br>83<br>0<br>55<br>0<br>147                    | 9<br>83<br>0<br>55<br>0<br>147                                  | 0<br>0<br>0<br>0<br>0<br>0                              | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>-121<br>-48<br>-98<br>-17<br>0<br>0                | 0<br>2<br>1<br>4<br>1<br>0<br>0         | 0<br>121<br>48<br>98<br>17<br>0<br>0            | 0<br>-2<br>-1<br>-4<br>-1<br>0<br>0              |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more  | Latin America and the<br>Caribbean                    | 24<br>136<br>0<br>34<br>0<br>0<br>90                            | 15<br>136<br>0<br>34<br>0<br>0<br>89                   | 24<br>136<br>0<br>34<br>0<br>0<br>90                            | 0                 | 0   | 9<br>0<br>0<br>0<br>0                                    | 4<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>5<br>0<br>0<br>0                    | 0<br>0<br>0<br>8<br>0<br>0              | -10<br>0<br>0<br>6<br>0<br>0                    | -9<br>-9<br>0<br>0<br>-9<br>0<br>0               |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total  | Africa  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>20<br>20                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>20<br>20  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>20                           | 0<br>0<br>0<br>0<br>0                                   | 0<br>0<br>0<br>0<br>0   | 0                  | 0<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>-12<br>-3<br>0<br>0                      | 0 | 0<br>0<br>0<br>0<br>11<br>3<br>0                | 0<br>0<br>0<br>0<br>0<br>0                       |
| Total   Tota | Others  | 47<br>68<br>59<br>231<br>115<br>368<br>1,024                    | 13<br>2<br>3<br>173<br>23<br>0<br>920                  | 47<br>66<br>55<br>231<br>112<br>366<br>1,017                    | 34<br>63<br>43<br>54<br>87<br>355<br>87<br>724          | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>9<br>4<br>2<br>11<br>10                        | 0<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0       | -13<br>-47<br>-543<br>-418<br>-422<br>-1.131<br>-3<br>0 | 3<br>20<br>59<br>41<br>179<br>0<br>0    | 26<br>530<br>450<br>435<br>1.111<br>0<br>0      | -1<br>-2<br>-23<br>-67<br>-40<br>-174<br>-3<br>0 |

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



|   | (mln EUR)        |   |   |   |  |   |  | As of  | 30/06/2015                             |  |  |   |  |  |   |
|---|------------------|---|---|---|--|---|--|--|--|--|--|---|--|--|---|
|   |                  | EXPOSURES (   | RECT LONG<br>accounting value                                   |   | OSITIONS (gross e<br>ereign debt to oth                            | er counterpaties  |  | DIRE   | CT SOVEREIGN EXPO                      | SURES IN DERIVAT                             | TVES (1)                                 | INDIRECT SOVE                               | REIGN EXPOSURES                                    | 6 (3) (on and off                              | balance sheet)                                      |
|   |                  |   | orovisions)   |   |  | ty matching)<br>(1)   |  | Derivatives with p                             | ositive fair value                     | Derivatives wit                              | h negative fair value                    | Derivatives with                            | positive fair value                                | Derivatives with val                           |   |
| Residual Maturity   | Country / Region |   | of which: loans<br>and advances                                 |   | of which: AFS<br>banking book                                      | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                                 | Fair-value (+)                         | Notional value                               | Fair-value (-)                           | Notional value                              | Fair-value (+)                                     | Notional value                                 | Fair-value (-)                                      |
| [ 0 - 3M [<br>[ 3M - 1Y [   | Austria          | 696<br>693<br>2.759<br>1.857<br>3.716<br>5.100<br>3,183<br>18,003 | 280<br>692<br>2.175<br>321<br>421<br>0<br>2,535<br><b>6,424</b> | 696<br>693<br>2.702<br>1.857<br>3.699<br>5.087<br>3,183<br>17,916 | 220<br>0<br>467<br>1.462<br>3.252<br>5.036<br>500<br><b>10,938</b> | 0<br>0<br>0<br>0<br>0<br>21<br>281<br>302   | 196<br>0<br>55<br>74<br>2<br>5<br>115                    | 0<br>0<br>3<br>7<br>58<br>0<br>25<br><b>92</b> | 0<br>0<br>0<br>2<br>8<br>0<br>16<br>26 | 0<br>0<br>0<br>4<br>0<br>0<br>18<br>22       | 0<br>0<br>0<br>0<br>0<br>0<br>-8         | 126<br>205<br>23<br>0<br>323<br>1<br>1      | 0<br>2<br>1<br>0<br>12<br>2<br>5                   | -168<br>-195<br>-64<br>12<br>-311<br>-10<br>-9 | -32<br>-1<br>-13<br>0<br>-9<br>-14<br>-11<br>-80    |
| [ 0 - 3M [  | Belgium          | 2<br>30<br>62<br>24<br>1<br>104<br>267                            | 0<br>0<br>0<br>0<br>0<br>0                                      | 2<br>30<br>59<br>24<br>1<br>101<br>266<br>483                     | 0<br>23<br>54<br>0<br>0<br>99<br>0                                 | 0<br>0<br>0<br>0<br>0   | 2<br>7<br>5<br>24<br>1<br>2<br>266<br>306                | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>32<br>0<br>75<br>65<br>2<br>1          | 0<br>0<br>0<br>0<br>2<br>2<br>2<br>7               | 0<br>-28<br>0<br>-73<br>-65<br>-15<br>-13      | 0<br>0<br>0<br>0<br>-7<br>-19<br>-16                |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>Total | Bulgaria         | 58<br>161<br>96<br>227<br>81<br>477<br>238<br>1,338               | 0<br>1<br>0<br>24<br>8<br>85<br>69                              | 58<br>161<br>96<br>227<br>81<br>477<br>236<br>1,335               | 58<br>161<br>96<br>201<br>73<br>383<br>168<br><b>1,139</b>         | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>6<br>-1<br>5                    | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0<br>0               | 0<br>-21<br>-42<br>-6<br>0<br>0             | 0<br>0<br>1<br>1<br>1<br>0<br>0<br>0               | -4<br>21<br>46<br>-2<br>0<br>0                 | 0<br>0<br>-1<br>0<br>0<br>0                         |
| [ 0 - 3M [  | Cyprus           | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0                  | 0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0                    | -45<br>-9<br>-1<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                              | 18<br>18<br>10<br>0<br>0<br>0<br>0             | 0<br>0<br>-1<br>0<br>0<br>0                         |
| [ 0 - 3M [  | Czech Republic   | 240<br>413<br>319<br>173<br>229<br>1.422<br>110<br>2,905          | 6<br>1<br>1<br>2<br>3<br>1<br>6                                 | 240<br>405<br>318<br>172<br>205<br>1.397<br>103<br>2,840          | 229<br>412<br>291<br>165<br>202<br>1.408<br>102<br><b>2,809</b>    | 0<br>0<br>0<br>0<br>0<br>0  | 5<br>-8<br>26<br>5<br>0<br>-12<br>-4                     | 0<br>0<br>55<br>0<br>633<br>0<br>141<br>828    | 0<br>0<br>0<br>0<br>0<br>0<br>0        | 0<br>0<br>0<br>0<br>0<br>0<br>100<br>0       | 0<br>0<br>0<br>0<br>0<br>0<br>-2<br>0    | -32<br>15<br>-35<br>30<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0                         | 52<br>0<br>39<br>-60<br>0<br>0<br>31           | 0<br>-4<br>0<br>-1<br>0<br>0<br>0                   |
| [ 0 - 3M [  | Denmark          | 37<br>0<br>18<br>0<br>0<br>0                                      | 0<br>0<br>0<br>0<br>0<br>0                                      | 37<br>0<br>18<br>0<br>0<br>0<br>0                                 | 0<br>0<br>0<br>0<br>0  | 31<br>0<br>18<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>2                          | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                    | 9<br>16<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0                              | -22<br>-3<br>0<br>0<br>0<br>0                  | 0<br>0<br>0<br>0<br>0                               |
| Total   | Estonia          | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0<br>0               | 25<br>0<br>0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0<br>0                          |
| Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more             | Finland          | 0<br>15<br>8<br>1<br>1<br>0<br>42<br>0                            | 0<br>0<br>0<br>0<br>0<br>0                                      | 0<br>15<br>8<br>1<br>1<br>-17<br>42<br>-7<br>44                   | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>15<br>8<br>1<br>1<br>-17<br>42<br>-7                | 0<br>0<br>0<br>0<br>0<br>0<br>37<br>0<br>0     | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0<br>37<br>48<br>10 | 0<br>0<br>0<br>0<br>0<br>-6<br>-28<br>-4 | 0<br>0<br>3<br>-2<br>0<br>0<br>0            | 0<br>0<br>3<br>0<br>0<br>0<br>0                    | 0<br>-13<br>10<br>-1<br>0<br>-3<br>-2          | 0<br>0<br>-1<br>0<br>0<br>-4<br>-3                  |
| Total [ 0 - 3M [ 17 ]   | France           | 69<br>135<br>379<br>216<br>261<br>2.097<br>1.078<br>150<br>4,316  | 0<br>0<br>0<br>0<br>0<br>0                                      | 133<br>347<br>216<br>257<br>2.084<br>1.037<br>150<br>4,224        | 0<br>0<br>0<br>10<br>1.798<br>682<br>0                             | 0<br>0<br>185<br>194<br>220<br>284<br>354<br>0  | 44<br>133<br>162<br>22<br>21<br>2<br>0<br>150<br>492     | 37<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0             | 95<br>0<br>0<br>0<br>0                       | -38<br>0<br>0<br>0<br>0<br>0<br>0        | 2<br>31<br>76<br>-38<br>51<br>175<br>7<br>4 | 18<br>0<br>4<br>0<br>1<br>1<br>1<br>11<br>35<br>52 | -9 -76 -34 -98 -149 -119 -64 -59               | -8<br>0<br>-16<br>0<br>-1<br>-1<br>-1<br>-85<br>-74 |



|  | (min EUR)        |  |  |  |   |   |   | As of  | 30/06/2015  |   |  |  |  |  |   |
|--|------------------|--|--|--|---|---|---|--|---|---|--|--|--|--|---|
|  |                  |  | RECT LONG  |  |   |   | net of cash short<br>only where there                           | DIRE   | CT SOVEREIGN EXPO   | SURES IN DERIVATIV  | /ES (1)  | INDIRECT SOVE                                | REIGN EXPOSURES                                      | 5 (3) (on and off                              | balance sheet)                              |
|  |                  | gross of p   | provisions)  | ,  | is a maturit  | y matching)<br>1)   | J   | 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<br>and advances                                |  | of which: AFS<br>banking book   | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2)        | Notional value   | Fair-value (+)  | Notional value  | Fair-value (-)   | Notional value                               | Fair-value (+)                                       | Notional value                                 | Fair-value (-)                              |
| [ 0 - 3M [   | Germany          | 847<br>4.533<br>6,274<br>5,990<br>1,642<br>2,316<br>6,938<br>28,540              | 37<br>154<br>234<br>283<br>445<br>8<br>6,424<br><b>7,585</b>   | 847<br>4.229<br>6,268<br>5,852<br>1,496<br>2,170<br>6,920                        | 0<br>0<br>0<br>225<br>0<br>880<br>6   | 549<br>3.383<br>5,177<br>5,591<br>1,082<br>719<br>684<br>17,185                       | 138<br>132<br>890<br>-108<br>65<br>69<br>659                    | 373<br>1.062<br>799<br>1,126<br>2,408<br>4,421<br>5,847<br><b>16,036</b> | 22<br>26<br>27<br>54<br>166<br>557<br>1,415<br><b>2,266</b> | 140<br>1.250<br>1,182<br>1,205<br>2,309<br>1,552<br>2,391<br>10,029 | -2<br>-27<br>-36<br>-23<br>-377<br>-300<br>-690<br><b>-1,456</b> | 0<br>3<br>0<br>0<br>15<br>6<br>5             | 5<br>0<br>0<br>0<br>2<br>9<br>77<br>93               | 0<br>-3<br>0<br>0<br>-15<br>-54<br>-65         | 0<br>0<br>0<br>-6<br>-72<br>-78             |
| [ 0 - 3M[  | Croatia          | 139<br>638<br>387<br>656<br>626<br>897<br>14<br>3,357                            | 6<br>272<br>153<br>642<br>542<br>863<br>14<br>2,491            | 139<br>638<br>387<br>656<br>623<br>892<br>14<br>3,348                            | 130<br>366<br>232<br>14<br>82<br>26<br>0                                      | 0<br>0<br>0<br>0<br>0   | 3<br>0<br>3<br>0<br>-2<br>3<br>0                                | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                       | 0<br>0<br>300<br>0<br>0<br>1.250<br>0                               | 0<br>0<br>-39<br>0<br>0<br>-136<br>0                             | 0<br>-12<br>-47<br>-14<br>9<br>0<br>0        | 0<br>0<br>1<br>1<br>0<br>0<br>0                      | -4<br>31<br>37<br>24<br>-19<br>0<br>0          | 0<br>0<br>-1<br>-1<br>-10<br>0<br>0         |
| [ 0 - 3M[<br>[ 3M - 1Y [   | Greece           | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>9   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>8                           | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>9   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                       | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0                       |
| [ 0 - 3M[<br>[ 3M - 1Y[<br>[ 1Y - 2Y[  | Hungary          | 25<br>91<br>34<br>210<br>507<br>394<br>6   | 14<br>0<br>0<br>0<br>0<br>23<br>1<br>0                         | 25<br>91<br>30<br>210<br>497<br>361<br>6   | 11<br>87<br>32<br>204<br>435<br>382<br>0                                      | 0<br>0<br>0<br>0<br>0   | 1<br>4<br>-2<br>6<br>38<br>-22<br>6                             | 0<br>0<br>0<br>0<br>0  | 0                     | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0  | 51<br>197<br>114<br>2<br>0<br>0<br>0<br>365  | 0<br>4<br>3<br>0<br>0<br>0                           | -27<br>-190<br>-95<br>-15<br>0<br>0            | 0<br>-2<br>-8<br>-1<br>0<br>0               |
| [ 0 - 3M [   | Ireland          | 0<br>0<br>0<br>0<br>0<br>4<br>0  | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>4<br>0  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>4<br>0                                      | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                       | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0  | 0<br>23<br>0<br>-27<br>37<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0<br>7                      | 9<br>-32<br>-1<br>13<br>-24<br>-2<br>-2<br>-38 | 0<br>0<br>-1<br>0<br>-9<br>-3<br>-2         |
| [ 0 - 3M [   | Italy            | 4,558<br>6,594<br>11,975<br>12,055<br>19,747<br>11.101<br>3,141<br><b>69,172</b> | 3,195<br>1,512<br>14<br>154<br>427<br>0<br>986<br><b>6,288</b> | 4,253<br>6,404<br>11,818<br>11,910<br>19,399<br>10,101<br>2,999<br><b>66,885</b> | 479<br>3,466<br>10,986<br>11,617<br>18,216<br>9,562<br>1,868<br><b>56,194</b> | 0<br>21<br>1<br>0<br>0<br>0   | -239<br>1,405<br>779<br>136<br>-63<br>395<br>45<br><b>2,459</b> | 0<br>0<br>2<br>1,501<br>-150<br>184<br>3,354<br><b>4,890</b>             | 0<br>0<br>0<br>1<br>3<br>40<br>2,400                        | 0<br>-6<br>0<br>0<br>14<br>-148<br>-60                              | 0<br>0<br>0<br>0<br>0<br>0<br>-2                                 | -195<br>161<br>-160<br>-173<br>-86<br>0<br>4 | 6<br>13<br>2<br>2<br>2<br>6<br>14<br>35<br><b>79</b> | 241<br>-119<br>248<br>63<br>114<br>-37<br>-57  | -14<br>-21<br>-7<br>-1<br>-7<br>-104<br>-71 |
| [ 0 - 3M [   | Latvia           | 0<br>0<br>0<br>0<br>0<br>2<br>7<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0                                | 0<br>0<br>-1<br>0<br>2<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0   | 0   | 0<br>0<br>-1<br>0<br>2<br>0<br>0                                | 0<br>0<br>0<br>0<br>0<br>0   | 0                     | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                                       | 0<br>0<br>-17<br>44<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>11<br>-33<br>0<br>0                  | 0<br>0<br>-2<br>-2<br>-2<br>0<br>0          |
| To-3M        To-3M      To-3M      To-3M      To-3M      To-3M      To-3M   | Lithuania        | 0<br>0<br>0<br>7<br>0<br>0<br>0<br>3   | 0                        | 0<br>0<br>0<br>7<br>-6<br>-5<br>3  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>7<br>-6<br>-5<br>3                               | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                       | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                                       | -50<br>-6<br>0<br>7<br>0                     | 0<br>0<br>1<br>0<br>0<br>0<br>0                      | 26<br>46<br>2<br>0<br>-8<br>0                  | 0<br>0<br>0<br>-3<br>0<br>0<br>-1<br>-1     |
| To-3M    T | Luxembourg       | 17<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 17<br>0<br>0<br>0<br>0<br>0<br>0<br>0                          | 17<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                                      | 0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                                       | 0<br>0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0                          | 0<br>0<br>0<br>0<br>0<br>0                  |



|  | (mln EUR)        |  |  |  |  |   |  | As of   | 30/06/2015                              |   |                                   |  |                                       |  |  |
|--|------------------|--|--|--|--|---|--|---|---|---|-----------------------------------|--|---------------------------------------|--|--|
|  |                  | GROSS DIF  | RECT LONG  |  | OSITIONS (gross e  |   | net of cash short<br>only where there                    | DIRE  | CT SOVEREIGN EXPO                       | SURES IN DERIVATI                       | /ES (1)                           | INDIRECT SOVE                              | REIGN EXPOSURES                       | (3) (on and off                                      | balance sheet)                               |
|  |                  | gross of p   |  |  | is a maturit   | ty matching)  | ,  | Derivatives with p                            | positive fair value                     | Derivatives with                        | negative fair value               | Derivatives with                           | positive fair value                   | Derivatives with val                                 |  |
| Residual Maturity  | Country / Region |  | of which: loans<br>and advances                    |  | of which: AFS<br>banking book                                | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                                | Fair-value (+)                          | Notional value                          | Fair-value (-)                    | Notional value                             | Fair-value (+)                        | Notional value                                       | Fair-value (-)                               |
| [ 0 - 3M [   | Malta            | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                              | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0        | 0<br>-18<br>-1<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0                 | 0<br>18<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                        |
| [ 0 - 3M [   | Netherlands      | 2<br>23<br>2<br>22<br>24<br>5<br>1                               | 0<br>0<br>0<br>0                                   | 2<br>23<br>-9<br>16<br>18<br>5<br>0                              | 0<br>13<br>0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0   | 0<br>10<br>-9<br>16<br>18<br>5<br>0                      | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0             | 0<br>69<br>0<br>60<br>102<br>2<br>1        | 0<br>0<br>0<br>0<br>2<br>3<br>11      | 0<br>-87<br>0<br>-65<br>-80<br>-19<br>-19            | 0<br>0<br>-1<br>-7<br>-25<br>-23             |
| [ 0 - 3M [   | Poland           | 226<br>532<br>1.568<br>1.333<br>1.592<br>1.790<br>1.933<br>8,975 | 3<br>103<br>53<br>68<br>236<br>0<br>1,140<br>1,602 | 226<br>532<br>1.566<br>1.326<br>1.585<br>1.727<br>1.932<br>8,894 | 176<br>301<br>1.262<br>660<br>1.143<br>1.254<br>554<br>5,350 | 0<br>0<br>0<br>0<br>0   | 20<br>95<br>69<br>9<br>18<br>-36<br>25<br><b>200</b>     | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0        | 33<br>97<br>-22<br>37<br>-9<br>0           | 0<br>1<br>1<br>1<br>1<br>0<br>0       | -48<br>-65<br>-36<br>-37<br>-4<br>0<br>0             | 0<br>-1<br>-1<br>-1<br>-2<br>0<br>0          |
| TO - 3M  | Portugal         | 0<br>0<br>0<br>33<br>40<br>0<br>33<br>107                        | 0<br>0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>33<br>40<br>0<br>33<br>107                        | 0<br>0<br>0<br>33<br>40<br>0<br>33<br>107                    | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 500<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>500 | 12<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0        | -22<br>173<br>231<br>-53<br>-386<br>0<br>0 | 0<br>5<br>1<br>1<br>7<br>0<br>1       | -3<br>-176<br>-190<br>58<br>374<br>0<br>0            | -1<br>-3<br>-2<br>-2<br>-6<br>0<br>0         |
| TO - 3M  | Romania          | 46<br>355<br>90<br>241<br>511<br>266<br>33<br>1,542              | 4<br>21<br>0<br>4<br>1<br>56<br>30                 | 46<br>355<br>90<br>241<br>511<br>261<br>33<br>1,537              | 41<br>300<br>76<br>224<br>485<br>174<br>2<br>1,302           | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>34<br>14<br>13<br>25<br>30<br>2                     | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0        | 8<br>14<br>53<br>-1<br>18<br>0<br>0        | 0<br>1<br>2<br>0<br>0<br>0            | -9<br>-17<br>-49<br>-19<br>-8<br>0<br>0              | -16<br>-25<br>-8<br>-7<br>0                  |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total  | Slovakia         | 1,342<br>1<br>50<br>278<br>3<br>248<br>504<br>101<br>1,184       | 0<br>0<br>0<br>3<br>8<br>11<br>7                   | 1,337<br>1<br>1<br>50<br>278<br>3<br>248<br>504<br>100<br>1,184  | 0<br>46<br>269<br>0<br>233<br>483<br>70<br>1,101             | 0<br>0<br>0<br>0<br>0<br>0  | 1<br>4<br>8<br>0<br>1<br>10<br>23                        | 0<br>0<br>0<br>0<br>0<br>0<br>1               | 0 | 0 | 0<br>0<br>0<br>0<br>0<br>0        | -25<br>31<br>12<br>36<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0<br>0       | -102<br>35<br>-22<br>2<br>-58<br>0<br>-1<br>-1<br>-1 | -36<br>0<br>0<br>-2<br>-1<br>0<br>-1<br>-1   |
| Total<br>  [0 - 3M  <br>  [3M - 1Y  <br>  [1Y - 2Y  <br>  [2Y - 3Y  <br>  [3Y - 5Y  <br>  [5Y - 10Y  <br>  [10Y - more | Slovenia         | 1,184<br>40<br>149<br>3<br>96<br>69<br>127<br>100<br>583         | 40<br>48<br>0<br>19<br>4<br>30<br>95<br>236        | 1,184<br>40<br>149<br>3<br>96<br>69<br>126<br>100<br>582         | 1,101<br>0<br>94<br>2<br>68<br>65<br>97<br>5                 | 0   | 0<br>0<br>0<br>2<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0                    | 0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0             | 0<br>13<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0            | -46<br>4<br>-13<br>0<br>0<br>0<br>-1<br>-1<br>-11    | 0<br>0<br>0<br>0<br>0<br>-1<br>-1            |
| [ 0 - 3M [   | Spain            | 581<br>269<br>2.589<br>3.830<br>1,718<br>4,025<br>750            | 0<br>0<br>0<br>0<br>0<br>0                         | 581<br>269<br>2.589<br>3.830<br>1,718<br>4,025<br>750            | 467<br>269<br>665<br>1.203<br>1,706<br>4,025<br>687          | 113<br>0<br>1.924<br>2.627<br>12<br>0<br>22   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>34    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>34   | 0<br>0<br>0<br>0<br>0<br>0<br>0   | 63<br>148<br>623<br>-69<br>-25<br>3        | 0<br>5<br>8<br>1<br>0<br>5<br>19      | -43<br>-122<br>-556<br>31<br>13<br>-32<br>-34        | -2<br>0<br>-3<br>-8<br>-1<br>0<br>-42<br>-41 |
| Total  | Sweden           | 13,762<br>0<br>0<br>0<br>1<br>0<br>0<br>0                        | 0            | 13,762<br>0<br>0<br>0<br>1<br>0<br>0<br>0                        | 9,022<br>0<br>0<br>0<br>0<br>0                               | 4,698<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>1<br>0<br>0<br>0                          | 34<br>0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 34<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | -17<br>0<br>0<br>0<br>0<br>0<br>0 | 746<br>0<br>34<br>0<br>0<br>72<br>0<br>0   | 38<br>0<br>0<br>0<br>0<br>0<br>2<br>0 | -741<br>-22<br>-12<br>0<br>0<br>-72<br>0<br>0        | -95<br>0<br>0<br>0<br>0<br>-2<br>0           |



|                   | (mln EUR)        |   |   |  |   |   |  | As of                           | 30/06/2015                              |   |                            |                                       |   |   |                                       |
|-------------------|------------------|---|---|--|---|---|--|---------------------------------|---|---|----------------------------|---------------------------------------|---|---|---------------------------------------|
|                   |                  |   | RECT LONG accounting value              | NET DIRECT PO  | DSITIONS (gross of<br>vereign debt to oth | exposures (long)<br>ner counterpaties   | net of cash short<br>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)<br>(1)                      |  | is a maturi                               | ty matching)<br>(1)   |  | Derivatives with p              | ositive fair value                      | Derivatives with                        | negative fair value        | Derivatives with                      | positive fair value                       | Derivatives with valu                   | n negative fair<br>Je                 |
| Residual Maturity | Country / Region |   | of which: loans<br>and advances         |  | of which: AFS<br>banking book             | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                  | Fair-value (+)                          | Notional value                          | Fair-value (-)             | Notional value                        | Fair-value (+)                            | Notional value                          | Fair-value (-)                        |
| [ 0 - 3M [        | United Kingdom   | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>3<br>0<br>76<br>45<br>0<br>0     | 0<br>0<br>0<br>0<br>0                     | 0<br>-3<br>0<br>-73<br>-45<br>0<br>0    | 0<br>0<br>0<br>0<br>0                 |
| [ 0 - 3M[         | Iceland          | 0<br>0<br>25<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>25<br>0<br>0<br>0<br>25                      | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>25<br>0<br>0<br>0<br>25                        | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>-5<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>11<br>0<br>0<br>0             | 0<br>0<br>-3<br>0<br>0<br>0           |
| [ 0 - 3M[         | Liechtenstein    | 0   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0                 |
| [ 0 - 3M [        | Norway           | 0   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>3<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0                     | -13<br>10<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                 |
| [ 0 - 3M [        | Australia        | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0                     | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                 |
| Total [ 0 - 3M [  | Canada           | 0<br>0<br>0<br>0<br>1<br>0<br>0           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>1<br>0<br>0                             | 0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>1<br>1<br>0<br>0                          | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0                     | 0 | 0<br>0<br>0<br>0<br>0                 |
| [ 0 - 3M [        | Hong Kong        | 3<br>0<br>0<br>0<br>0<br>0                | 0 | 0<br>0<br>0<br>0<br>0<br>0                             | 0   | 3<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0      | 0 | 0 | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0            | 0   | 0 | 0<br>0<br>0<br>0<br>0<br>0            |
| To - 3M           | Japan            | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0<br>0                        | 0   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 31<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0   | -90<br>9<br>9<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0            |
| TO - 3M           | U.S.             | 68<br>9<br>1<br>1<br>0<br>155<br>6<br>239 | 0<br>0<br>0<br>0<br>0<br>0<br>0         | 68<br>9<br>1<br>1<br>1<br>-2<br>154<br>6<br><b>236</b> | 0<br>2<br>0<br>0<br>0<br>0<br>154<br>0    | 0<br>0<br>0<br>0<br>0<br>0  | 68<br>7<br>1<br>1<br>1<br>-2<br>0<br>6                   | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>4 | 0<br>0<br>0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>-3 |



|   | (mln EUR)   | As of 30/06/2015  |   |   |  |   |  |  |   |                                     |   |  |   |   |   |
|---|---|---|---|---|--|---|--|--|---|-------------------------------------|---|--|---|---|---|
|   |   | GROSS DIRECT LONG  NET DIRECT POSITIONS (gross exposures (long) net of cash  EXPOSURES (accounting value positions of sovereign debt to other counterpaties only wher |   |   |  | net of cash short   | DIRE   | CT SOVEREIGN EXPO                      | SURES IN DERIVATIV                      | INDIRECT SOVE                       | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |  |   |   |   |
|   |   | gross of p  |   |   | is a maturit   | ty matching)<br>(1)   |  | Derivatives with                       | positive fair value                     | Derivatives with                    | negative fair value   | Derivatives with                                       | positive fair value                       | Derivatives wit   |   |
| Residual Maturity   | Country / Region                                      |   | of which: loans<br>and advances                         |   | of which: AFS<br>banking book                          | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                         | Fair-value (+)                          | Notional value                      | Fair-value (-)  | Notional value   | Fair-value (+)                            | Notional value  | Fair-value (-)                                  |
| [ 0 - 3M [  | China   | 1<br>70<br>96<br>0<br>0<br>0<br>191<br>357  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>191<br>191           | 1<br>70<br>96<br>0<br>0<br>191<br>357                             | 0<br>0<br>0<br>0<br>0<br>0                             | 1<br>70<br>96<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 954<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 6<br>0<br>0<br>0<br>0<br>0<br>0         | 596<br>163<br>0<br>0<br>0<br>0<br>0 | -15<br>-3<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0                                | 0<br>0<br>0<br>0<br>0<br>0                      |
| [ 0 - 3M [  | Switzerland   | 2<br>0<br>0<br>0<br>0<br>0<br>0   | 2<br>0<br>0<br>0<br>0<br>0<br>0                         | 2<br>0<br>0<br>0<br>0<br>0<br>0                                   | 0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0                                     | 0<br>0<br>0<br>0<br>0                           |
| [ 0 - 3M [  | Other advanced economies non EEA                      | 3<br>6<br>0<br>0<br>1<br>47<br>57   | 0<br>0<br>0<br>0<br>0<br>47<br>47                       | 3<br>6<br>0<br>0<br>0<br>1<br>47<br>57                            | 0<br>3<br>0<br>0<br>0<br>0                             | 3<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>1                               | 0<br>0<br>0<br>0<br>0                  | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0                                       | 0<br>-8<br>-20<br>-19<br>0<br>0                        | 0<br>0<br>1<br>1<br>0<br>0<br>0           | 0<br>8<br>20<br>19<br>0<br>0                              | 0<br>0<br>-1<br>-1<br>0<br>0                    |
| [ 0 - 3M  | Other Central and eastern<br>Europe countries non EEA | 108<br>754<br>439<br>452<br>1,227<br>1,377<br>415   | 30<br>22<br>51<br>82<br>278<br>101<br>195<br><b>760</b> | 108<br>754<br>439<br>450<br>1,217<br>1,360<br>401<br><b>4,730</b> | 75<br>710<br>342<br>218<br>839<br>1,212<br>22<br>3,418 | 0<br>0<br>0<br>0<br>0   | 0<br>21<br>46<br>10<br>7<br>3<br>8                       | 0<br>0<br>0<br>0<br>0                  | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0                                  | 99<br>441<br>-670<br>-620<br>-2,848<br>-23<br>0        | 1<br>2<br>6<br>13<br>106<br>2<br>0        | -103<br>-471<br>560<br>589<br>2,860<br>30<br>0            | -1<br>-2<br>-6<br>-15<br>-110<br>-2<br>0        |
| [ 0 - 3M [  | Middle East   | 0<br>26<br>0<br>0<br>0<br>0   | 0<br>26<br>0<br>0<br>0<br>0                             | 0<br>26<br>0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0                                  | 0<br>-50<br>-84<br>-76<br>0<br>0                       | 0<br>1<br>3<br>4<br>0<br>0                | 0<br>50<br>84<br>76<br>0<br>0                             | 0<br>-1<br>-3<br>-4<br>0<br>0                   |
| [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Latin America and the<br>Caribbean                    | 14<br>111<br>39<br>0<br>0<br>0<br>97<br>261   | 14<br>111<br>39<br>0<br>0<br>0<br>97<br>261             | 14<br>111<br>39<br>0<br>0<br>0<br>97<br>261                       | 0                | 0   | 0                  | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>7<br>-5<br>0<br>0                            | 0<br>0<br>6<br>3<br>0<br>0                | 0<br>0<br>9<br>2<br>0<br>0                                | 0<br>0<br>0<br>-9<br>-1<br>0<br>0               |
| [ 0 - 3M [  | Africa  | 38<br>0<br>0<br>0<br>0<br>0   | 38<br>0<br>0<br>0<br>0<br>0<br>0<br>56<br>95            | 38<br>0<br>0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0                                  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0                                       | 0<br>0<br>-13<br>-3<br>0<br>0                          | 0   | 0<br>0<br>12<br>3<br>0<br>0                               | 0<br>0<br>0<br>0<br>0                           |
| Total   | Others  | 95<br>43<br>66<br>262<br>70<br>232<br>299<br>1,012<br>1,985   | 95<br>13<br>0<br>196<br>3<br>23<br>0<br>900             | 95<br>43<br>66<br>262<br>70<br>229<br>299<br>1,012                | 0<br>29<br>62<br>66<br>62<br>208<br>265<br>108         | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>3<br>0<br>4<br>-3<br>34<br>3                   | 0<br>0<br>0<br>0<br>0<br>0<br>0        | 0 | 0<br>0<br>0<br>0<br>0               | 0<br>0<br>0<br>0<br>0<br>0                                  | -16<br>-51<br>-394<br>-516<br>-258<br>-1.179<br>0<br>0 | 1<br>2<br>51<br>52<br>30<br>118<br>0<br>0 | 16<br>76<br>371<br>536<br>222<br>1.182<br>0<br>0<br>2,386 | -1<br>-6<br>-63<br>-47<br>-29<br>-114<br>0<br>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  |                  |                                      |                                      |                        |                        | npairment, accumulated value due to credit risk and  Collaterals and |  |         | Gross carrying amount                      |                                      |                        | Accumulated impair<br>changes in fair value<br>provisions <sup>4</sup> | ment, accumulated<br>e due to credit risk and |  |  |  |
|  |                  | Of which performing but past due >30 | Of which non-performing <sup>1</sup> |                        | On performing          | On non-performing  | financial guarantees received on non- performing exposures |         | Of which<br>performing but<br>past due >30 | Of which non-performing <sup>1</sup> |                        | On performing  | On non-performing                             | Collaterals and<br>financial guarantees<br>received on non-<br>performing<br>exposures |  |  |
|  |                  | days and <=90<br>days                |                                      | Of which:<br>defaulted | exposures <sup>2</sup> | exposures <sup>3</sup>   |  |         | days and <=90<br>days                      |                                      | Of which:<br>defaulted | exposures <sup>2</sup>   | exposures <sup>3</sup>                        | exposures  |  |  |
| (min EUR, %)   |                  |                                      |                                      |                        |                        |  |  |         |  |                                      |                        |  |   |  |  |  |
| Debt securities (including at amortised cost and fair value)   | 149,372          | 61                                   | 322                                  | 322                    | 57                     | 112  | 0  | 163,083 | 15   | 344                                  | 335                    | 32   | 171   | 0  |  |  |
| Central banks  | 1,638            | 0                                    | 0                                    | 0                      | 0                      | 0  | 0  | 1,384   | 0  | 0                                    | 0                      | 0  | 0   | 0  |  |  |
| General governments  | 112,491          | 6                                    | 8                                    | 8                      | -2                     | 2  | 0  | 127,263 | 13   | 170                                  | 170                    | -14  | 83  | 0  |  |  |
| Credit institutions  | 19,503           | 0                                    | 0                                    | 0                      | 8                      | 0  | 0  | 18,281  | 0  | 0                                    | 0                      | -2   | 0   | 0  |  |  |
| Other financial corporations                                   | 12,079           | 55                                   | 269                                  | 269                    | 46                     | 74   | 0  | 12,838  | 2  | 119                                  | 109                    | 42   | 52  | 0  |  |  |
| Non-financial corporations                                     | 3,661            | 0                                    | 45                                   | 45                     | 6                      | 36   | 0  | 3,316   | 0  | 55                                   | 55                     | 6  | 37  | 0  |  |  |
| Loans and advances(including at amortised cost and fair value) | 594,985          | 8,169                                | 85,409                               | 85,407                 | 2,589                  | 43,871   | 25,671   | 623,541 | 7,483                                      | 83,131                               | 82,909                 | 2,375  | 42,354  | 28,724   |  |  |
| Central banks  | 15,927           | 0                                    | 0                                    | 0                      | 0                      | 0  | 0  | 26,672  | 0  | 0                                    | 0                      | 0  | 0   | 0  |  |  |
| General governments  | 26,814           | 377                                  | 291                                  | 291                    | 91                     | 88   | 53   | 27,342  | 377  | 514                                  | 514                    | 91   | 117   | 16   |  |  |
| Credit institutions  | 50,937           | 20                                   | 164                                  | 164                    | 34                     | 105  | 51   | 65,664  | 6  | 147                                  | 147                    | 34   | 117   | 21   |  |  |
| Other financial corporations                                   | 49,935           | 96                                   | 2,510                                | 2,510                  | 84                     | 1,286  | 486  | 48,815  | 61   | 2,623                                | 2,619                  | 81   | 1,547   | 665  |  |  |
| Non-financial corporations                                     | 301,211          | 3,289                                | 61,929                               | 61,928                 | 1,672                  | 31,617   | 17,290   | 305,337 | 3,020                                      | 59,751                               | 59,572                 | 1,460  | 30,459  | 20,053   |  |  |
| Households   | 150,162          | 4,388                                | 20,515                               | 20,515                 | 709                    | 10,775   | 7,791  | 149,710 | 4,019                                      | 20,095                               | 20,056                 | 709  | 10,115  | 7,969  |  |  |
| DEBT INSTRUMENTS other than HFT                                | 744,358          | 8,230                                | 85,730                               | 85,729                 | 2,646                  | 43,982   | 25,671   | 786,624 | 7,498                                      | 83,475                               | 83,244                 | 2,407  | 42,526  | 28,724   |  |  |
| OFF-BALANCE SHEET EXPOSURES                                    | 299,875          |                                      | 3,299                                | 3,250                  | 283                    | 1,042  | 838  | 323,382 |  | 5,349                                | 5,240                  | 306  | 1,069   | 972  |  |  |

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>3</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<br>forbearance me | mount of exposures with asures  | Accumulated impairment, accumulated<br>changes in fair value due to credit risk an<br>provisions for exposures with forbearand<br>measures <sup>2</sup> |  | Collateral and financial   |  |  |
| (min EUR, %)  |  | Of which non-<br>performing exposures<br>with forbearance<br>measures |                  | Of which on non-<br>performing exposures<br>with forbearance<br>measures | exposures with forbearance measures |                                    | Of which non-<br>performing exposures<br>with forbearance<br>measures |   | Of which on non-<br>performing exposures<br>with forbearance<br>measures | guarantees received on<br>exposures with<br>forbearance measures |  |  |
| Debt securities (including at amortised cost and fair value)    | 17   | 13  | 4                | 4  | 0                                   | 12                                 | 12  | 3   | 3  | 0  |  |  |
| Central banks   | 0  | 0   | 0                | 0  | 0                                   | 0                                  | 0   | 0   | 0  | 0  |  |  |
| General governments   | 4  | 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                                      | 13   | 13  | 4                | 4  | 0                                   | 12                                 | 12  | 3   | 3  | 0  |  |  |
| Loans and advances (including at amortised cost and fair value) | 21,183   | 15,060  | 5,626            | 5,450  | 7,015                               | 22,032                             | 15,670  | 5,830   | 5,661  | 7,375  |  |  |
| Central banks   | 2  | 0   | 0                | 0  | 0                                   | 0                                  | 0   | 0   | 0  | 0  |  |  |
| General governments   | 71   | 59  | 13               | 13   | 45                                  | 74                                 | 59  | 15  | 15   | 41   |  |  |
| Credit institutions   | 134  | 21  | 12               | 12   | 0                                   | 114                                | 21  | 11  | 11   | 1  |  |  |
| Other financial corporations                                    | 618  | 521   | 184              | 183  | 128                                 | 686                                | 618   | 368   | 367  | 128  |  |  |
| Non-financial corporations                                      | 16,059   | 12,738  | 4,866            | 4,776  | 4,434                               | 16,753                             | 13,044  | 4,847   | 4,752  | 4,583  |  |  |
| Households  | 4,298  | 1,722   | 552              | 466  | 2,408                               | 4,403                              | 1,929   | 588   | 515  | 2,621  |  |  |
| DEBT INSTRUMENTS other than HFT                                 | 21,200   | 15,074  | 5,631            | 5,454  | 7,015                               | 22,044                             | 15,683  | 5,832   | 5,663  | 7,375  |  |  |
| Loan commitments given  | 593  | 383   | 4                | 4  | 109                                 | 663                                | 448   | 3   | 3  | 125  |  |  |

<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

|   | (mln EUR, %)                   | As of 31/12/2014 | As of<br>30/06/2015 | Disclosure<br>Template Code | REGULATION  |
|---|--------------------------------|------------------|---------------------|-----------------------------|---|
| A | Tier 1 capital                 | 45,499           | 46,286              | LRCom {20}                  |   |
| В | Total leverage ratio exposures | 960,995          | 1,005,419           | LRCom {21}                  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| С | Leverage ratio                 | 4.73%            | 4.60%               | A/B                         |   |



#### Information on collaterals: Mortgage loans

|  | As of 31/12                               | 2/2014   | As of 30/06/2015   |  |  |  |  |  |
|--|---|--|--|--|--|--|--|--|
|  | Mortgage  <br>[Loans collateralized by in |  | Mortgage loans<br>[Loans collateralized by immovable property] |  |  |  |  |  |
| (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                     | 184,156                                   | 162,234  | 184,804  | 161,548  |  |  |  |  |
| of which: Other financial corporations | 4,948                                     | 4,832  | 5,431  | 5,124  |  |  |  |  |
| of which: Non-financial corporations   | 77,499                                    | 65,456   | 76,810   | 64,808   |  |  |  |  |
| of which: Households                   | 101,531                                   | 91,869   | 102,372  | 91,540   |  |  |  |  |

<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.