

Bank Name	Commerzbank AG
LEI Code	851WYGNLUQLFZBSYGB56
Country Code	DE

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	31,476	32,604	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	25,123	26,646	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	16,998	18,397	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	10,335	11,153	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	-956	-729	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	-432	-169	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (I) of CRR
Minority interest given recognition in CET1 capital	388	430	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-394	-498	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-3,059	-3,107	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	-639	-507	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-827	-1,310	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-283	-295	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	-360	-302	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-360	-302	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-444	-186	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-49	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	4,844	3,769	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 (+/-)	356	274	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	4,488	3,495	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	935	1,003	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-935	-1,003	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	25,123	26,646	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,353	5,958	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	6,684	6,351	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-331	-393	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	215,178	215,318	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.68%	12.38%	CA3 {1}	-
Tier 1 Capital ratio	11.68%	12.38%	CA3 {3}	-
Total Capital ratio	14.63%	15.14%	CA3 {5}	-



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	173,561	172,295
Risk exposure amount for securitisation and re-securitisations in the banking book	3,112	3,174
Risk exposure amount for contributions to the default fund of a CCP	8	10
Risk exposure amount Other credit risk	170,442	169,112
Risk exposure amount for position, foreign exchange and commodities (Market risk)	9,576	11,879
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	13	15
Risk exposure amount for Credit Valuation Adjustment	10,479	8,489
Risk exposure amount for operational risk	21,560	22,655
Other risk exposure amounts	1	0
Total Risk Exposure Amount	215,178	215,318

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



(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	11,967	5,365
Of which debt securities income	2,496	1,159
Of which loans and advances income	8,963	4,129
Interest expenses	7,164	3,358
(Of which deposits expenses)	4,070	1,684
(Of which debt securities issued expenses)	2,848	1,177
(Expenses on share capital repayable on demand)	0	0
Dividend income	791	982
Net Fee and commission income	3,173	1,721
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	29	318
Gains or (-) losses on financial assets and liabilities held for trading, net	618	269
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-182	120
Gains or (-) losses from hedge accounting, net	16	-54
Exchange differences [gain or (-) loss], net	53	-33
Net other operating income /(expenses)	59	17
TOTAL OPERATING INCOME, NET	9,360	5,348
(Administrative expenses)	6,439	3,431
(Depreciation)	407	220
(Provisions or (-) reversal of provisions)	753	78
(Commitments and guarantees given)	-37	28
(Other provisions)	790	50
Of which pending legal issues and tax litigation ¹	822	
Of which restructuring ¹	35	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,182	601
(Loans and receivables)	1,168	586
(Held to maturity investments, AFS assets and financial assets measured at cost)	14	15
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	62	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	44	31
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	-44
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	561	1,000
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	335	700
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	335	700
Of which attributable to owners of the parent	236	644

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



2015 EU-wide Transparency Exercise Market Risk Commerzbank AG

	S	A .					IM										IM						
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015										
		K TOTAL RISK		VaR (Memoran	ndum item)	STRESSED VaR (Mitem)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M. item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS (CHARGE FOR		
(min EUR)	EXPOSURE AMOUNT	EXPOSURE AMOUNT		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	425	406	142	27	387	123							175	50	453	134							
Of which: General risk	364	347	134	24	377	120							166	48	441	131							
Of which: Specific risk	60	54	32	10	57	17							36	9	75	17							
Equities	9	7	63	16	117	26							59	13	110	30							
Of which: General risk	5	4	61	16	115	26							56	13	107	30							
Of which: Specific risk	4	3	2	0	2	0							3	0	3	0							
Foreign exchange risk Commodities risk	330	355	125 25	37	171 55	46							205	65	229 25	58							
Total	764	771	202	51	345	119	158	158	0	0	0	8,812	290	72	404	120	195	192	0	0	0	11,108	



Credit Risk - Standardised Approach

AUTHORITY	Credit Risk - Standardised Approach								
	Commerzbank AG				Standardise	ed Approach			
			As of 31/12/2	014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	40.077	46,224	374		49.626	54.860	288	
I	Regional governments or local authorities	37,064	36,479	588		33,161	35,417	624	
	Public sector entities	13,704	13,852	446		9,639	9,764	446	
	Multilateral Development Banks	344	512	0		282	428	0	
	International Organisations	522	522	0		391	391	0	
	Institutions	9,691	8,684	1,729		9,535	9,266	1,589	
	Corporates	19,792	11,829	8,522		17,861	11,461	8,777	
	of which: SME	804	509	484		514	244	237	
	Retail	5,019	1,689	1,188		4,397	1,221	903	
	of which: SME	560	433	247		143	78	45	
Consolidated data	Secured by mortgages on immovable property	1,633	1,625	681		1,665	1,656	677	
	of which: SME	73	72	27		35	35	13	
	Exposures in default	1,047	575	736	383	1,207	682	859	463
	Items associated with particularly high risk	644	644	966		237	237	356	
	Covered bonds	135	135	27		131	131	23	
	Claims on institutions and corporates with a ST credit assessment	311	311	83		1,645	1,645	175	
	Collective investments undertakings (CIU)	10,698	10,698	6,001		10,494	10,494	5,406	
	Equity	1,474	1,474	1,782		1,530	1,530	1,973	
	Securitisation	6,102	5,257	1,499		6,167	5,313	1,433	
	Other exposures	4.088	4.088	7.785		4.363	4.363	8.233	
	Standardised Total	152,345	144,599	32,407	753	152,329	148,859	31,762	866

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

					Standardise	d Approach			
			As of 31/12/2	2014		ı	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	4,543	8,750	0		20,526	24,179	0	
	Regional governments or local authorities	25,456	24,794	1		21,539	21,303	1	
	Public sector entities	11,855	12,110	111		7,632	7,870	107	
	Multilateral Development Banks	0	169	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,313	5,197	807		6,693	6,595	1,022	
	Corporates	4,637	2,691	2,440		4,738	2,957	2,715	
	of which: SME	139	100	97		93	49	48	
	Retail	4,010	952	687		3,719	742	544	
	of which: SME	208	143	82		99	74	42	
GERMANY	Secured by mortgages on immovable property	997	995	447		840	836	379	
	of which: SME	47	46	18		11	11	5	
	Exposures in default	310	158	195	135	210	117	158	79
	Items associated with particularly high risk	644	644	966		235	235	353	
	Covered bonds	1	1	0		1	1	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4,791	4,791	2,971		4,494	4,494	2,198	
	Equity	911	911	1,139		990	990	1,356	
	Securitisation								
	Other exposures	3,669	3,669	7,105		3,867	3,867	7,460	
	Standardised Total ²				143				86

[|] Standardised Igital
| Cl 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 convisions per country of countemarty does not include Securistisation exposures

(2) Total value adjustments and pro	visions per country of counterparty does not include Securistisation exposures								
					Standardise	d Approach			
			s of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3,544	4,086	0		43	597	0	
	Regional governments or local authorities	4,101	4,101	0		4,355	4,355	0	
	Public sector entities	202	202	0		228	228	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	769	149		0 806	585	97	
		1,408 5.127	4,489	2.581		4,802	4.129	2,540	
	Corporates of which: SME	5,127	4,489	2,581		4,802	4,129	2,540	
	or which: SME Retail	29	18	13		16	1		
	of which: SMF	29	10	13		9	0	0	
LINITED KINCDOM	Secured by mortgages on immovable property	3	2	1		12	12	4	
ONLIED KINGDOM	of which: SME	0	0	0		12	0	0	
	Exposures in default	5	4	6	0	3	2	3	0
	Items associated with particularly high risk	ő	o o	ő		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		2	2	0	
	Collective investments undertakings (CIU)	612	612	440		725	725	512	
	Equity	81	81	85		86	86	86	
	Securitisation								
I	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				0

Standardised Total:

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

					Standardise	d Approach			
			As of 31/12/2	014		į	s of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	7,805	7,889	24		7,458	7,544	11	
	Regional governments or local authorities	392	454	91		343	400	80	
	Public sector entities	39	17	13		47	24	19	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	562	290	136		12	17	4	
	Corporates	3,793	1,623	1,589		2,582	1,674	1,638	
	of which: SME	461	349	328		279	186	180	
	Retail	410	357	217		113	102	77	
	of which: SME	325	287	164		1	0	0	
POLAND	Secured by mortgages on immovable property	597	592	214		730	725	259	
	of which: SME	26	25	9		0	0	0	
	Exposures in default	241	74	81	97	188	60	65	80
	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)	24	24	1		3	3	3	
	Equity	128	128	153		127	127	152	
	Securitisation								
	Other exposures	93	93	218		98	98	234	
	Standardised Total ²				107				86

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension 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	d Approach			
		ı	As of 31/12/2	014			As of 30/06/	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	428	428	0		331	331	0	
	Regional governments or local authorities	754	754	261		791	791	272	
	Public sector entities	1.004	1.004	201		1.175	1.173	235	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	572	489	114		740	740	149	
	Corporates	967	768	282		1.084	913	746	
	of which: SME	0	0	0		0	0	0	
	Retail	3	1	1		3	1	1	
LINITED CTATEC	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0 354	0 280	0 380	72	0	0	0	
	Exposures in default	354			73	366	303	429	62
	Items associated with particularly high risk Covered honds	0	0	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment	308	308	82		1,642	1.642	175	
	Collective investments undertakings (CIU)	694	694	480		730	730	534	
	Equity	99	99	99		108	108	108	
	Securitisation	99	33	77		100	100	100	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			Ů	75	-	Ů		65

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

					Standardise	d Approach			
			As of 31/12/2	2014		ı	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	10,201	10,316	179		9,686	9,736	102	
	Regional governments or local authorities	2,842	2,841	108		2,805	2,917	111	
	Public sector entities	21	21	0		30	30	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	78	46	27		14	14	14	
	Corporates	401	286	286		398	286	286	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
ITALY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	8	13	0	8	8	11	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	147	147	20		125	125	20	
	Equity	25	25	25		25	25	25	
	Securitisation			0					
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(2) Total value adjustments an	d provisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
			As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	516	516	0		516	598	0	
	Regional governments or local authorities	151	151	1		63	63	12	
	Public sector entities	254	254	0		267	267	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	484	465	35		366	367	18	
	Corporates	1,006	995	419		880	863	267	
	of which: SME	28	21	21		12	3	3	
	Retail	33	27	20		8	3	2	
	of which: SME	3	1	1		3	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		41	41	14	
	of which: SME	0	0	0		18	18	6	
	Exposures in default	4	4	6	0	3	0	0	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,081	1,081	446		1,160	1,160	508	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		3	3	3	
	er 1 m 1 m 1 m 1 m 2								

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

					Standardise	ed Approach			
		,	As of 31/12/2	2014		į	As of 30/06/	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2.732	2.840	0		2.832	2.859	0	
	Regional governments or local authorities	2,255	2,255	22		2,207	2,315	23	
	Public sector entities	60	0	0		60	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	8	3		0	0	0	
	Corporates	331	284	284		196	148	148	
	of which: SME	0	0	0		0	0	0	
	Retail	5	0	0		9	3	2	
CDATAL	of which: SME	0	0	0		5	3	1	
SPAIN	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk	U	0	0	0	U	0	0	0
	Items associated with particularly high risk Covered bonds	94	94	0 19		100	100	20	
	Claims on institutions and corporates with a ST credit assessment	94	94	19		100	100	20	
	Collective investments undertakings (CIU)	150	150	18		125	125	13	
	Equity	130	150	10		125	123	13	
	Securitisation	1	1	1		2			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²						Ů		0

Standardized Total

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

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

					Standardise	ed Approach			
		,	As of 31/12/2	014		į	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	4.003	4.003	0		2.867	2.936	0	
	Regional governments or local authorities	1	1	0		0	0	0	
	Public sector entities	30	5	1		29	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	37	10		0	0	0	
	Corporates	83	79	79		75	70	70	
	of which: SME	4	1	1		0	0	0	
	Retail	4	1	1		4	1	1	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	5	5	2		4	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk Covered honds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		Ü	0	"	
	Collective investments undertakings (CIU)	907	907	463		734	734	341	
	Equity	74	74	74		74	734	74	
	Securitisation	74	/4	74		74	74	/4	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²		- i	Ů		Ū	, i	Ť	

Stationardizate Total

Stationardizate Total

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

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

					Standardise	d Approach			
		,	As of 31/12/2	014		ı	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	26	26	0		0	0	0	
	Public sector entities	93	93	47		33	30	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	325	410	130		183	238	57	
	Corporates	0	0	0		6	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	41	2	2		17	2	2	
	of which: SME	0	0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	48	48	28		29	29	29	
	Equity	32	32	32		32	32	32	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure while, 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 securisusation exposures								
					Standardise	d Approach			
		A	s of 31/12/2	014		,	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,616	2,082	0		1,296	1,331	0	
	Regional governments or local authorities	66	66	0		64	159	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	54	27	8		10	10	2	
	Corporates	631	164	163		4	3	4	
	of which: SME	0	0	0		0	0	0	
	Retail	5	1	0		5	1	0	
	of which: SME	0	0	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	354	184	184	169
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	30	30	3		30	30	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0 54		0	0	0	
	Collective investments undertakings (CIU)	148	148	54		147	147	30	
	Equity Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0	-	U	0		0	-	169
L	Standardised Total				. 0				169

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

ЕВА	Credit Risk - IRB Approach												
	Commerzbank AG						IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk exposi	ire amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	15.940	1	15.510	5.151	0	2	22.297	2	21.162	5.548	0	2
	Institutions	74.611	365	68.712	29.059	9	219	69.875	255		26.963	7	139
	Corporates	214.608	9.653	******	84.093	1.904	4.541	222.393	8.414		84.678	2.144	3.924
	Corporates - Of Which: Specialised Lending	41.360	6.131	39.562	27.859	1.510	2.759	39.190	5.178		26.429	1.759	2.199
	Corporates - Of Which: SME	15.940	746	12.556	6.041	91	405	16.327	681	12.827	6.065	155	374
	Retail	105.460	1.843	95.321	18.098	1.314	987 254	111.195	1.802	65.053	18.490 10.852	1.195	1.000 329
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	53,864	671	53,797	9,718	770		65,135	803			917	
Consolidated data		1,607	666	1,580	161	2	2	1,098	53 750	1,068	461	194	20
Consolidated data	Retail - Secured on real estate property - Or Which: Retail - Qualifying Revolving	52,256 13.618	69	52,217 8,964	9,557 1.132	768	252 64	64,037	750 65	63,985 9.182	10,391	723	309 58
	Retail - Other Retail	37.978	1.104	32,559	7.247	544	669	32.099	935	26.554	6.563	278	612
	Retail - Other Retail - Of Which: SMF	13.170	392	9,295	2.367	163	249	12 822	372	8.874	2.176	76	236
	Retail - Other Retail - Of Which: pop-SMF	24 808	712	23.264	4.881	380	420	19.277	563	17.680	4.386	202	376
	Faulty	24.008	/12	23.204	100.0	380	720	17.2//	303	17.000	7.300	202	3/6
	Securitisation	8.985	0	8.985	1.612	-	0	9.718		9.718	1.741	- 0	0
	Other non credit-obligation assets	0,503		0,303	3 133		Ů	3,710		3,710	3 103		
	IRB Total				******						******		

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	0/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments		Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	3	0	221	24	0	0	2	0	2	3	0	0
	Institutions	11.325	7	12.332	2.872	1	8	10.075	7	11.335	3.277	2	8
	Corporates	113,155	5,246	76,763	40,352	1,252	2,629	112,878	3,820	76,843	37,942	1,215	1,973
	Corporates - Of Which: Specialised Lending	19.665	3.627	18.561	11.896	1.217	1.621	17.499	2.523	16.351	10.568	1.185	1.114
	Corporates - Of Which: SME	13.500	568	10.665	4.817	13	309	13.773	496	10.963	4.705	13	274
	Retail	94.033	1.219	84.421 46.667	14.053	263	665	98.067	1.129	88.315	14.057	231 178	605
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	46,700	333		7,486	122	127	56,731	417	56,703	8,151	178	164
GERMANY	Retail - Secured on real estate property - Or Which: Retail - Secured on real estate property - Of Which:	1,592	329	1,565	160		2	542	414	521	58	178	1
GERMANT	Retail - Qualifying Revolving	45,108 13.408	329 68	45,103 8.857	7,325 1.125	120	125 63	56,189 13.746	64	56,182 9.070	8,093 1.068	178	163 58
	Retail - Other Retail	33.925	818	28.898	5.442	142	475	27.590	648	22.541	4.838	53	383
	Retail - Other Retail - Of Which: SMF	11.811	282	8.056	1.825	13	176	11.226	265	7 489	1,679	12	383 148
	Retail - Other Retail - Of Which: non-SMF	22.114	282 536	20.842	3.617	129	299	16.365	384	15.052	3.159	41	235
	Equity	22.114	336	20.042	3.017	129	299	10.305	384	13.032	3.139	71	235
	Securitisation		0	0	0	0							
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 5,908	0	7 5.895	2 2.469	0	0	6 141	0 70	6.079	0 2.243	0	0
	Corporates	13,783	548	11.809	7.692	0	101	15.551	176	13.282	8.532	0	20
	Corporates - Of Which: Specialised Lending	2.161	199	2.034	1.239	ō	88	2.897	97	2.763	1.638	0	11
	Corporates - Of Which: SME	165	3	145	58	0	2	173	3	152	60	0	2
	Retail	124	1	115	17	0	1	131	1	123	20	0	1
	Retail - Secured on real estate property	75	0	75	11	0	0	84	1	84	13	0	0
	Retail - Secured on real estate property - Of Whi		0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Whi		0	75	11	0	0	84	1	84	13	0	0
	Retail - Qualifying Revolving Retail - Other Retail	13	0	.7	1	0	0	13	0	.7	1	0	
	Retail - Other Retail - Of Which: SME	37	1	33	6	0	0	34	0	32	6	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	30	1	28		0	0	30	0	28	1	0	
	Equity	30		20	3	0		30	0	20		0	ů
	Securitisation					,		ů	,	,	J	J	
	Other non credit-obligation assets												1
	TOR Tabal												

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original I	xposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	632	0	676	157	0	0	571	0	569	120	0	0
	Institutions	191	0	178	91	0	0	560	0	518	218	0	0
	Corporates	8,881	288	7,284	6,003	339	234	9,591	295	7,773	6,667	334	247
	Corporates - Of Which: Specialised Lending	2.310	9	2.035	1.436	0	40	2.370	7	2.101	1.467	0	38
	Corporates - Of Which: SME	1.346	64	1.113	881	77	47	1.360	79	1.152	1.035	142	52
	Retail	9.873	598	9.542	3.833	1.045	309	11.293	645	10.923	4.204	957	380
	Retail - Secured on real estate property	6,458	330	6,424	2,120	645	125	7,576	374	7,521	2,581	733	161
	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	544	51	535	401	194	20
POLAND	Retail - Secured on real estate property - Of Which:	6,458	330	6,424	2,120	645	125	7,032	323	6,986	2,180	539	141
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	3,414	268	3,117	1,713	400	184	3,715	271	3,401	1,622	224	219
	Retail - Other Retail - Of Which: SME	1.150	101	1.083	503	151	68	1.272	99	1.201	452	64	83
	Retail - Other Retail - Of Which: non-SME	2.264	167	2.035	1.210	249	116	2.444	172	2.200	1.170	161	136
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation												
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	1.669	0	1.669	0	0	0	5.376	0	5.376	0	0	0
	Institutions	3,660	177	4,012	865	0	84	4,534	13	4,829	1,353	0	3
	Corporates	9.835	251	6.067	3.082	19	52	12.304	435	7.764	3.938	21	54
	Corporates - Of Which: Specialised Lending	477	12	449	624	0	15	720	78	629	750	0	29
	Corporates - Of Which: SME	88	0	24	7	0	0	278	0	62	12	0	0
	Retail	119	1	106	16	0	1	212	3	130	18	0	1
	Retail - Secured on real estate property	64	1	64	9	0	0	78	1	78	10	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	78	0	0	0
UNITED STATES	Retail - Oualifying Revolving	64 16	1	64	9	0	0	78 17	1	78	10	0	0
	Retail - Obalifying Revolving Retail - Other Retail	39		33	1	0	0	117	0	43	1	0	
	Retail - Other Retail - Of Which: SMF	39	1	33		0	0	90	2	18	8	0	0
	Retail - Other Retail - Of Which: non-SMF	29	0	27	1	0	0	90 28	0	18 25	1 1	0	
	Equity	0	0	2/	3			28			4	0	0
	Securitisation			0			0	- 0			- 0	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	0/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	477	0	490	460	0	0	493	0	493	476	0	0
	Institutions	1.087	0	1.031	1.456	0	0	599	0	482	559	0	1
	Corporates	3.885	295	3.203	1.878	113	119	3.831	249	2.973	1.895	30	112
	Corporates - Of Which: Specialised Lending	1.571	267	1.564	1.075	113	106	1.697	238	1.578	1.221	30	111
	Corporates - Of Which: SME	11	5	8	1	0	0	12	5	9	4	0	0
	Retail	39	0	36	3	0	0	40	0	37	3	0	0
	Retail - Secured on real estate property	19	0	19	2	0	0	20	0	20	2	0	0
ITALY	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	.0	0	0	0
TIALY	Retail - Oualifying Revolving	19	0	19	2	0	0	20	0	20	2	0	0
	Retail - Oualifying Revolving Retail - Other Retail	14	0	13	0	0	0	12	0	12	0	0	0
	Retail - Other Retail - Of Which: SMF	14	0	13	1	0	0	12	0	12	1	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	4	1	0	0	8	0	3	1	0	0
	Equity	10	0	9	1 0		0	8		,	1 1	0	0
	Securitisation Other non credit-obligation assets								Ů		ů		
	IRR Total												

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	19	0	60	27	0	0	5	0	5	2	0	0
	Institutions	4,368	0	4,128	1,304	0	1	3,663	0	3,441	1,103	0	0
	Corporates	9.284	216	6.131	3.236	0	37	9.796	69	6.596	3.342	30	36
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1.903	193	1.874	1.128	0	34	1.780	46	1.706	962	30	22
	Corporates - Or Which: SME Retail	14 77	0	14 68	7	0	0	15 84	0	15 75	10	0	0
	Retail - Secured on real estate property	29	1	29	9	1	0	40	1	40	10	1	0
	Retail - Secured on real estate property - Of Which:	29	1	29	0	1	0	40	0	40	,	1	0
FRANCE	Retail - Secured on real estate property - Of Which:	29	0	29	0	1	0	40	0	40	0		0
INANCE	Retail - Qualifying Revolving	14	0	29	7	0	0	14	0	40	í	0	0
	Retail - Other Retail	34	1	30	4	0	0	30	0	27	2	0	0
	Retail - Other Retail - Of Which: SME	5	n	2	o o	0	ő	4	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	29	1	28	4	ő	ő	26	l ő	25	2	l ő	ő
	Equity	0	0	0	ó	ō	ō	ō	0	ó	ō	0	ō
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

Control State Control Stat								IRB Ap	proach					
Control lambs and central overnments 22 Of selectic ordinates Of selec					As of 31	/12/2014					As of 30	0/06/2015		
Control line is an exercised control exercised for the control in the control i			Original	Exposure ¹		Risk expos	ure amount	adjustments		Exposure ¹		Risk expos	ure amount	Value adjustments
Institutions		(min EUR, %)			Value*			and provisions			Value*			and provisions
Securitisation	SPAIN	Institutions Corporate - Of Which: Sencialed Lending Corporate - Of Which: SHE Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate corporaty - Of Which: Retail - Coultings is executed on real estate corporaty - Of Which: Retail - Opening	4.206 2.649 425 57 35 8 0 8	138 3	4.140 1.805 409 50 26 8 0 8 5	2.191 1.221 437	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 53 4 8 1 0 0 0	3.299 2.679 416 51 35 12 0 12 9 14	0 138 2 16 1 1 0 1 0 0 0	3.232 1.793 403 44 26 12 0	1.292 1.284 566 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	54 5 8 1 0 0 0 0
IRB Total		Securitisation Other non credit-obligation assets	Ů		ů				Ů			Ů		

IRB Total

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

							IRB Ap	proach					
				As of 31	/12/2014					As of 3	0/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provision
	Central banks and central governments	0	0	59	5	0	0	0	0	0	0	0	0
	Institutions	1.652	0	1.625	623	0	0	1.756	0	1.745	639	0	0
	Corporates	5.284	521	3.833	2.015	136	174	5.658	426	4.071	2.181	46	138
	Corporates - Of Which: Specialised Lending	1.206	513	1.157	567	135	168	1.058	419	1.017	533	46	132
	Corporates - Of Which: SME	13	1	10	4	1	0	38	0	35	13	0	0
	Retail	89	0	82	13	0	0	87	0	82	12	0	0
	Retail - Secured on real estate property	SS	0	55	9	0	0	57	0	57	8	0	0
	Retail - Secured on real estate property - Of Which:	3	0	3	0	0	0	1	0	1	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which:	53	0	53	8	0	0	56	0	56	8	0	0
	Retail - Qualifying Revolving	9	0	5	0	0	0	9	0	5	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	25	0	22	4	0	0	21	0	20	4	0	0
		11	0	8	2	0	0	10	0	9	3	0	0
	Retail - Other Retail - Of Which: non-SME	14	0	14	2	0	0	11	0	11	1	0	0
	Equity		0						0			0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	0/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	1,011	0	1,011	85	0	0	1,203	0	1,203	95	0	0
	Institutions	1.280	2	1.281	206	0	1	3.373	1	3.374	504	0	2
	Corporates	6.241	13	4.018	1.299	0	9	7.479	13	4.258	1.514	0	11
	Corporates - Of Which: Specialised Lending	469	12	463	155	0	7	373	11	369	145	0	9
		64	0	49	13	0	0	74	0	36	14	0	0
	Retail	296	5	274	54	2	3	373	5	346	57	2	3
	Retail - Secured on real estate property	165	1	165	36	1	1	198	2	198	35	1	1
	Retail - Secured on real estate property - Of Which:	4	0	4	0	0	0	4	0	4	1	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which:	161	1	161	35	1	0	194	2	194	35	1	1
	Retail - Qualifying Revolving	25	0	14	1	0	0	25	0	14	1	0	0
	Retail - Other Retail	106	4	95	17	1	2	149	3	133	21	0	2
	Retail - Other Retail - Of Which: SME	24	0	19	4	0	0	25	0	19	4	0	0
	Retail - Other Retail - Of Which: non-SME	82	4	77	13	1	2	124	3	114	16	0	2
	Equity Securitisation	0	0	0						0		-	
	Other non credit-oblication assets			.									
	IRB Total											4	

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	0/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provision
	Central banks and central governments	0	0	110	11	0	0	0	0	0	0	0	0
	Institutions	2.827	0	2.810	955	0	0	1.903	0	1.958	1.529	0	0
	Corporates	1.891	15	1.427	748	0	14	2.276	224	1.719	812	0	53
	Corporates - Of Which: Specialised Lending	206	0	198	129	0	2	201	0	193	132	0	2
	Corporates - Of Which: SME	10	0	14	7	0	0	35	0	35	17	0	0
	Retail	88	1	77	15	0	0	104	1	94	18	0	0
	Retail - Secured on real estate property	29	0	29	4	0	0	36	0	36	4	0	0
	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which:	29	0	29	4	0	0	36	0	36	4	0	0
	Retail - Qualifying Revolving	9	0	6	1	0	0	9	0	6	1	0	0
	Retail - Other Retail	50	0	43	10	0	0	59	0	52	13	0	0
	Retail - Other Retail - Of Which: SME	10	0	6	2	0	0	12	0	6	1	0	0
	Retail - Other Retail - Of Which: non-SME	40	0	36	8	0	0	47	0	46	12	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		EXPOSURES (a	RECT LONG accounting value	NET DIRECT PO	ereign debt to oth	exposures (long) i	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			provisions) 1)			ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [Austria	0 32 93 3 342 341 485 1,295	0 1 1 3 0 40 333	0 32 93 3 3 342 325 476 1,271	0 0 54 0 329 300 0	0 0 0 0 0	0 30 0 0 13 -16 -4 24	0 0 0 0 0 0 960 20 980	0 0 0 0 0 158 9	0 0 0 0 0 500 0	0 0 0 0 0 -140 0	8 23 24 166 0 0	0 0 0 4 0 0	-4 -44 -20 -237 0 0 0	0 0 0 -12 0 0 0
[0 - 3M [Belgium	0 41 24 0 287 2 17	0 30 0 0 0 0 0 0	0 41 24 0 287 2 10 365	0 10 0 0 279 0 0	0 0 0 0 0	0 0 24 0 8 2 10	0 0 0 0 200 0 200	0 0 0 0 20 0 0	0 0 0 0 100 0 100	0 0 0 0 0 0	0 4 20 0 0 0 0	0 0 0 0 0 0	0 -4 -20 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	-2 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	-2 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 5 39 51 1 0 0	0 0 0 1 0 0 0	0 -17 -56 -51 -25 0 0	0 0 -1 -1 -1 0 0
[0 - 3M [Cyprus	0 1 0 0 0 1 0 2	0 0 0 0 0	0 1 0 0 -1 1 0	0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 -1 1 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 8 0 0	0 0 0 1 0 0 0	0 0 0 -8 0 0	0 0 0 -1 0 0 0
[0 - 3M [Czech Republic	18 39 124 29 58 105 2	0 0 0 0 0	18 39 124 29 58 99 0	18 38 121 26 42 1 0	0 0 0 0 0	0 1 2 3 0 8 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 3 0 0 8 0 0	0 0 0 0 0	0 -3 0 0 -8 0 -11	0 0 0 0 0
[0 - 3M [Denmark	0 0 0 0 0	0 0 0 0 0	0 0 0 -1 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 -1 0 0	0 0 0 0 0 0	0 4 0 0 0 0	0 0 40 0 0 0 0	0 0 -3 0 0 0	0 4 12 0 0 0 0	0 0 0 0 0	0 -4 -12 0 0 0 0	0 0 0 0 0
TO - 3M	Estonia	0 0 0 0 0 0 10 0	0 0 0 0 0 0 10 0	0 0 0 0 0 0 10	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Finland	0 0 0 2 0 21 107	0 0 0 0 0 0 0 0	0 0 0 2 -1 17 98	0 0 0 0 0 0 20 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 -1 -3 -2 -3	0 0 0 0 0 100 0 0	0 0 0 0 17 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 4 12 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 -4 -12 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	2 15 29 34 527 223 87 917	2 2 2 0 0 5 28 50	2 15 29 34 523 123 47 773	0 0 0 0 520 0 520	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13 1 1 -1 95 -17	0 115 0 0 0 0 22 0	0 0 0 0 0 0 3 0	0 115 0 0 0 0 0	0 -7 0 0 0 0	25 45 121 1.305 563 32 0 2,091	32 0 1 2 1 41 0	-87 -129 -1.622 -622 -71 0	0 0 -1 -36 -2 -92 0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value provisions)	NET DIRECT PO	ereign debt to oth	exposures (long) i ner counterpaties ty matching)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			(1)			(1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Germany	1.077 904 1,554 1,615 2,985 5,330 5,200	288 452 522 568 1,328 1,602 4,348 9,109	1.074 904 1,484 1,573 2,860 4,724 5,120	602 297 582 893 1,143 2,971 109 6,596	0 0 0 0 0 0	137 145 129 40 -6 -286 13	1.549 2.258 3,863 1,826 4,047 5,681 8,601 27,825	296 74 193 111 302 863 3,261 5,099	5.164 12.384 1,464 1,394 1,641 3,215 3,654 28,915	-1.245 -1.104 -130 -74 -127 -613 -1,727 -5,021	2.132 4 62 28 207 432 18 2,883	3.064 0 0 30 1 488 29 3,612	-3.061 -4 -62 -342 -200 -530 0	-4.377 0 0 -366 0 -608 0
[0 - 3M [Croatia	0 0 0 4 0 4	0 0 0 0 0	0 0 0 4 0 4	0 0 0 0 0	0 0 0 0 0	0 0 0 4 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 13 22 42 8 0 0	0 0 0 1 0 0	-16 -14 -22 -58 -16 0 0	0 0 0 -2 -1 0
[0 - 3M [Greece	1 0 0 1 0 2 4	0 0 0 0 0	1 0 0 1 0 1 0	0 0 0 0 0	0 0 0 0 0	1 0 0 1 0 1 0	0 0 0 0 0 0	0 0 0 0 0	5 0 0 0 0 0 0	.5 0 0 0 0 0	0 8 0 0 2 0 0	0 1 0 0 1 0 0	0 -8 0 0 -4 0 0	0 -1 0 0 -1 0 0
[0 - 3M [Hungary	0 106 128 49 55 242 7	0 0 0 0 0 7 6	0 106 128 49 54 242 7	0 59 0 0 0 0	0 47 0 0 0 0 0	0 0 5 3 3 5 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	16 165 187 91 19 0 0	0 1 1 1 1 0 0	-16 -186 -453 -68 -18 -4 0	0 -2 -7 -1 -1 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Ireland	0 0 0 87 560 2 0	0 0 0 0 0 0	0 0 0 87 560 2 0	0 0 0 87 559 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 2 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 4 57 25 12 25 0	0 0 1 0 0 0 2 0	-4 -4 -65 -33 0 -25 0	0 0 -1 -1 -1 0 -4 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Italy	98 180 186 103 491 997 8.935 10,990	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	98 179 168 82 429 880 8.884 10,721	0 0 0 0 302 81 4.779 5,162	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 -1 56 21 3 16 -19	0 0 0 0 0 0 0 0 298 298	0 0 0 0 0 0 0 0 44	0 0 0 0 0 0 0 104	0 0 0 0 0 0 0 0 -13	0 378 521 580 240 276 0	0 2 4 28 3 91 0	-127 0 -518 -750 -502 -243 -374 0 -2,386	-0 -2 -5 -2 -3 -130 0
[0 - 3M [Latvia	0 0 0 11 19 0 0 30	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 11 19 0 0 30	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 11 19 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 3 0 12 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 -19 0 -12 0 0	0 0 0 0 -1 0 0
[0 - 3M [Lithuania	9 0 106 9 3 0	0 0 0 0 0	9 0 106 9 3 0	0 0 0 0 0	0 0 0 0 0	9 0 0 9 3 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 7 12 8 0 0	0 0 0 0 0 0	-31 0 -11 -12 -8 0 0	0 0 0 0 0
Total [0 - 3M	Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	20 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	-31 0 0 0 0 0 0	0 0 0 0 0 0

Sovereign Exposure

					IIIIerzbank AG											
Country Region		(mln EUR)							As of	31/12/2014						
Randical Hallarilly Country / Region of strict, first of strict			EXPOSURES ((accounting value	NET DIRECT PO	ereign debt to oth	ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURE	6 (3) (on and off	balance sheet)
									Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value		
Color	Residual Maturity	Country / Region					(designated at fair value through profit&loss)	assets held for trading	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
1 1 1 1 1 1 1 1 1 1	[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
10 10 10 10 10 10 10 10	[3M - 1Y [Netherlands	0 692 310 40 1,088	1 0 0 0 0 0 0	-3 0 -4 689 309 -11 1,022	0 0 692 258 0	0 0 0 0 0 0	-3 0 -4 -3 51 -11	1,412 2,531 7.773 6.658	45 169 635 401	2,764 0 2,450 559 7.708	0 -175 -33 -1.145	0 0 0	0 0 0 0 0 0	-12 0 0 0 0 0 - 16	0 0 0 0 0
10-3MT	[3M - 1Y [Poland	1.291 612 3.159 1.443	31 19 63 225	1.071 406 2.886 1.237	290 2.487 406 0	0 0 0 0 0	10 582	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	ő	80 123 24 8 0	0 0 1 2 0 0 0	-97 -118 -24 -9	0 0 -1 -2 -1 0
Feath	[3M - 1Y [Portugal	24 0 484 0 187 197 423	0 0 0 0 51 0	24 0 484 -9 187 190 422	0 0 463 0 0	0 0 0 0 0	24 0 0 -9 16 1	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 45 16 284 82 17 0	0 0 0 0 4 1 0	0 -37 -45 -228 -91 -23 0	0 0 0 -4 -2 0
10-3Mf	[0 - 3M [Romania	2 9 0 3 33 6	0 9 0 3 33 0	2 9 0 3 31 4	0 0 0 0 0	0 0 0 0 0	2 0 -1 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 20 22 43 16 0	0 0 0 0 0 0	0 -12 -17 -56 -21 0	0 0 0 -1 0 0 0
Foundation Fou	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Slovakia	0 0 41 1 0 7	0 0 0 0 0	0 0 0 41 1 0 7	0 0 0 0 0	0 0 0 0 0	0 0 1 0 7	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0
F0-3MF	[0 - 3M [Slovenia	0 0 1 9 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 9 1 -2	0 0 0 0 0	0 0 0 0 0	0 0 1 9 1 -2 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 12 0	0 0 0 0 0	0 0 0 0 -12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	[0 - 3M [Spain	15 368 1.111 937 1,848 154 479	0 96 3 0 95 0	15 368 1.111 921 1,841 101 462	0 0 585 558 1,625 0	0 0 0 0 0 0	15 0 34 32 26 -34 -1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 206 74 276 0 0	0 1 1 3 0 0	0 -206 -81 -248 -25 0	0 -1 -1 -3 0 0
T0-3H	[0 - 3M [Sweden	0 0 2 60 0	0 0 0 0 0	0 0 -2 56 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 -2 -3 0 0	2.586 0 0 0 0 0	12 0 0 0 0 0	601 0 0 0 0 0	-5 0 0 0 0	0 4 62 0 0 0	5 0 0 0 0 0	0 -4 -62 0 0	-5 0 0 0 0 0

Sovereign Exposure

								4	21/12/2014						
	(min EUR)		RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short		31/12/2014 CT SOVEREIGN EXPO	SURES IN DERIVATION	/ES (1)	INDIRECT SOVER	REIGN EXPOSURES	6 (3) (on and off I	balance sheet)
		gross of	accounting value provisions) (1)	positions of sov		er counterpaties ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with p	oositive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [United Kingdom	0 0 6 20 10 1,649 5,369 7,053	0 0 6 20 8 21 3,975 4,029	0 0 6 20 8 21 4,041 4.096	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 218 195 205 375 0	0 1 3 4 8 0 0	-14 -433 -256 -320 -289 0 -1	-14 -2 -3 -8 -6 0 -1
[0 - 3M [Iceland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0-3M[[3M-1Y[F1Y-2Y[F2Y-3Y[F3Y-5Y[F5Y-10Y[F10Y-more Total	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
To - 3M	Norway	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 4 12 0 0 0 0	0 0 0 0 0 0	0 -4 -12 0 0 0 0	0 0 0 0 0 0
To - 3M	Australia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0 0 6 6 64 120 1.023 439 1,653	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6 6 4 120 1.023 439 1,652	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 24 0 12 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-16 0 0 0 0 0	-23 0 0 0 0 0 0
[0 - 3M [Hong Kong	1,653 117 0 0 0 0 0 0	0 0 0 0 0	117 0 0 0 0 0	117 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-16 0 0 0 0 0	-23 0 0 0 0 0 0
Total	Japan	0 0 0 0 1 37 452	0 0 0 0 0	0 0 0 0 0 1 37 452	0 0 0 0 0 0 0	0 0 0 0 0 0 0 37	0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 802 1,123 0	0 0 0 15 21 0	-55 0 0 -1.065 -940 0	-81 0 0 -40 -16 0
Total [0 - 3M [3M - 1Y [1Y - 2Y [1Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [110Y - more	u.s.	23 621 175 129 259 1,545 2.149	9 4 0 0 0 0 0	490 21 594 70 3 198 1,485 2,125 4,497	0 0 33 0 0 0 0 0	37 0 248 0 0 0 0 0	2 -1 247 -20 -103 0 0 -12	0 4 4 0 0 0 0 0	0 4 0 0 0 0 0	0 0 2 0 0 0 0	0 -2 -2 0 0 0 0	1,925 2 124 206 0 72 0 13	36 3 0 2 0 87 0 24	-2,060 -141 0 0 -54 -77 -97 -17 -385	-138 -193 0 0 -66 -93 -119 -30 -500



Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value		OSITIONS (gross e ereign debt to oth			DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p		p-23113113 G1 301	is a maturit	y matching) 1)	om, mare mare	Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	42 166 412 3 25 0	0 0 0 0 0	42 166 412 3 25 0	3 0 1 0 0 0	0 0 0 0 0	40 166 410 3 25 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	13 620 423 364 533 0 0	0 6 10 6 6 0 0	-10 -453 -9 -716 -258 -8 0	0 -4 0 -35 -2 0 0
[0 - 3M [Switzerland	0 51 4 0 119 270 238 681	0 51 4 0 119 262 237 673	0 51 4 0 119 270 238 681	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 8 1	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	183 40 229 8 16 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	183 39 229 8 16 1 0	183 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 -2 229 8 16 1 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 94 186 172 796 186 0	0 1 1 3 16 3 0	-8 -93 -127 -353 -225 -23 0	0 -1 0 -18 -8 0 0
TO-3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Other Central and eastern Europe countries non EEA	23 0 19 7 9 1 0	0 0 0 0 8 0 8	23 0 16 7 9 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	23 0 16 7 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	6 150 49 119 247 4 0	0 0 0 0 3 7 0 0	-4 -64 -66 -162 -264 -29 0	0 0 -1 -4 -8 -1 0
[0 - 3M [Middle East	0 1 0 0 0 0	0 0 0 0 0 0	-1 1 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	-1 1 0 0 0 0 0	3 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 15 34 69 545 0 0	0 0 1 2 8 0 0	0 -19 -38 -132 -219 0 0	0 0 -1 -1 -3 0 0
[0 - 3M [Latin America and the Caribbean	2 13 5 19 28 78 8	0 1 4 14 27 70 0	2 4 5 19 28 69 8	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 3 1 5 1 -1 8	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 82 0 0 0 0 0	0 -82 0 0 0 0 0	107 338 287 364 357 8 71	71 68 141 115 4 67	-159 -186 -466 -202 -474 -222 0	-8 -23 -144 -54 -168 -110 0
[0 - 3M [Africa	0 0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 8 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 -8 0 -1 0 0	0 0 0 0 0 0
To -3M	Others	1 24 434 53 36 30 20 599	1 10 426 31 10 28 19	1 23 432 53 36 30 18	0 14 7 4 12 0 0	0 0 0 0 0 0	0 -1 -1 18 14 3 -1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	62 377 255 259 663 5 0	2 13 21 26 89 0	-72 -350 -199 -271 -648 -16 0	-3 -13 -18 -21 -89 -1 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						
			RECT LONG accounting value				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)	-	is a maturit	ty matching)	J.,	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 and advances		of which: AFS banking book	of which: FVO (designated at fail value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	1 1 55 2 75 313 472 919	1 1 1 2 0 0 327 331	1 1 36 2 50 257 470 817	0 0 54 0 59 0	0 0 0 0 0	0 0 -19 0 -9 39 -1	0 0 0 0 0 960 20 980	0 0 0 0 0 0 152 8	0 0 0 0 0 500 0	0 0 0 0 0 -133 0	0 30 0 185 0 268 0	0 0 0 4 0 10 0	0 -26 0 -262 0 -536 0	0 0 0 -11 0 -19 0
[0 - 3M	Belgium	10 0 0 35 261 75 7	0 0 0 0 0 0	10 0 0 35 231 64 -20 320	10 0 0 10 260 0 0	0 0 0 0 0 0	0 0 0 25 -29 64 -20	0 0 0 200 0 0 0	0 0 0 15 0 0 0	0 0 0 100 0 0 0	0 0 0 0 0 0	0 17 9 0 0 0 0	0 0 0 0 0	0 -17 -9 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Bulgaria	0 0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 -9 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 -9 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 32 103 15 1 0 0	0 0 1 0 0 0	0 -34 -87 -15 -19 0 0	0 0 -1 0 0 0 0
[0 - 3 M [Cyprus	0 0 0 0 1 0 0	0 0 0 0 0 0	0 -1 0 0 1 -1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 -1 0 0 1 -1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 9 0 0 0	0 0 0 0 0	0 -9 0 0 0 0	0 0 0 0 0
[0 - 3M [Czech Republic	0 9 124 42 130 2 0	0 0 0 0 0	0 9 124 42 123 2 0	0 9 124 26 43 1 0	0 0 0 0 0	0 0 0 0 -7 1 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 3 0 9 0 0	0 0 0 0 0	0 -3 0 -9 0 0	0 0 0 0 0
[0 - 3M [Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 17 0 0 0 0 0	0 0 0 0 0	0 -17 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Estonia	0 0 0 0 0 0 10 0	0 0 0 0 0 0 10 0	0 0 0 0 0 0 0 10 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	10 0 0 0 0 0 23 1 97	0 0 0 0 0 0 0 0 96	0 0 0 0 0 14 -115 97	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 14 -115 1	500 0 0 100 0 0 0	2 0 0 13 0 0 0	250 0 0 0 0 0 0	0 0 0 0 0 0	0 17 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 -17 0 0 0 0	0 0 0 0 0
Total [0 - 3M[13M - 1Y] [13Y - 2Y] [12Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	121 826 39 29 38 585 92 84 1,693	96 0 2 0 0 5 0	-5 826 39 25 -13 525 64 69	0 0 0 0 0 519 0 0	0 0 0 0 0 0	-101 826 37 -3 -47 1 64 56	0 0 115 0 0 0 22 0	0 0 0 0 0 0 2 0	250 235 1115 0 0 0 0 0	0 0 -7 0 0 0	17 0 17 498 1.620 0 0 2,135	0 0 1 5 0 0	-17 -127 -62 -563 -1.961 -27 0 -60	0 -148 0 -7 -32 0 0 -10



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M「 「3M - 1Y「 [1Y - 2Y[[2Y - 3Y[[3Y - 5Y] [5Y - 10Y[[10Y - more Total	Germany	349 1.355 1,199 2,267 2,450 4,904 4,785 17,310	336 244 700 808 986 1,439 4,162 8,676	349 1.072 1,165 2,254 2,259 3,791 4,651 15,542	3 613 426 981 1,163 2,736 74 5,996	0 0 0 0 0 0	10 33 -27 68 110 -503 -20	1.515 8.324 2.380 1.391 4.557 5.023 8.193 31,383	362 113 111 86 354 703 2,708 4,437	1.646 5.723 1,754 936 2,429 3,067 2,952 18,506	-1.124 -1.859 -169 -24 -252 -568 -1,349	5.505 17 55 225 0 0 5,801	7.685 0 8 0 0 0 0	-5.203 -17 -101 -200 0 0 0	-7.407 0 -77 0 0 0 0
[0 - 3M [Croatia	0 0 1 0 0 3 0	0 0 0 0 0	0 0 1 0 0 -1 0	0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 -1 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	11 22 46 33 9 0 121	0 0 0 1 0 0 0	-11 -18 -53 -34 -9 0 0	0 0 -1 -1 0 0 0
[0 - 3M [Greece	0 0 0 0 1 1	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 4 4	0 0 0 0 2 0	0 0 0 0 -4 0	0 0 0 0 0 -2 0
[0 - 3M [Hungary	105 171 49 50 237 17 8	0 0 0 0 0 7 8	105 171 45 50 237 17 8 633	44 34 0 0 0 0 0 78	61 0 0 0 0 0 0	0 0 -4 0 2 10 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	52 235 221 8 23 0 0	0 1 1 0 1 0 0	-92 -300 -261 -10 -23 0 0	0 -3 -3 0 -1 0 -1 0
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [10Y - more Total	Ireland	0 0 0 145 578 0 0	0 0 0 0 0	0 0 0 145 578 0 0	0 0 0 145 578 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 17 67 22 0 27 0	0 0 1 0 0 2 0	0 -17 -76 -18 0 -27 0	0 0 -1 0 0 -4 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [15Y - 10Y [10Y - more	Italy	27 444 30 305 230 936 9,017	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 434 3 251 147 809 9.000 10,671	0 0 0 190 109 76 4.581 4,957	0 0 0 0 0	27 310 -4 19 -25 -40 2	0 0 0 0 0 0 0 298 298	0 0 0 0 0 0 0 43	0 0 0 0 0 0 0 0 104	0 0 0 0 0 0 0 0	111 683 123 503 358 202 0	98 3 1 2 5 20 0	-130 -898 -245 -477 -164 -320 0	-32 -3 -1 -2 -2 -2 -2 -0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia	0 0 9 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0 2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 9 0 0 2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 3 0 13 0 0 0	0 0 0 0 0 0	-2,235 0 -20 0 -13 0 0 0	0 0 0 0 -1 0 0
[0 - 3M [Lithuania	0 105 0 68 0	0 0 0 0 0 0	0 105 0 53 0 3	0 0 0 0 0	0 0 0 0 0	11 0 2 0 -14 0 3 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 3 17 4 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 -3 -17 -4 0 0	-1 0 0 0 0 0 0
Total [0 - 3M	Luxembourg	176 0 0 0 0 1 3 6	0 0 0 0 0 0	0 0 0 0 0 1 3 6	0 0 0 0 0 0	0 0 0 0 0 0	-8 0 0 0 0 1 1 3 6	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0	-24 0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
			RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) 1)		is a maturit	ty matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Netherlands	21 130 0 14 576 100 51 892	0 0 0 0 0	21 130 0 14 538 39 17 759	0 0 0 0 546 56 0	0 0 0 0 0	21 130 0 14 -8 -17 17	496 1,230 1,100 3,725 8.734 3.761 0	545 20 34 298 488 164 0	1,264 1,000 2,000 509 500 8,696 1,288 15,257	-21 -12 -100 -34 -26 -907 -355 -1,455	0 17 0 0 0 0 0	0 0 0 0 0	0 -17 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Poland	383 1,629 1.091 1.703 2.454 1.091 47 8,398	2 19 15 17 76 187 15 331	365 1,545 814 1.551 2.139 776 36 7,225	348 795 687 1.493 1.890 416 12 5,641	0 0 0 0 0	15 629 111 41 126 173 9	0 0 0 0 0	0 0 0 0 0	262 0 0 0 0 0 0 0 262	-262 0 0 0 0 0 0	13 72 116 63 48 12 0	0 0 1 1 1 0 0	-18 -28 -141 -55 -57 -15 0	0 0 -2 -1 -1 0 0
[0 - 3M [Portugal	0 1 467 12 171 194 419 1.263	0 0 0 0 51 0 51	0 1 467 11 159 190 412	0 0 466 0 0 0	0 0 0 0 0	0 1 1 11 -12 4 -1	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	18 26 252 44 89 19 0	0 0 0 0 4 1 0	-18 -17 -291 -54 -89 -26 0	0 0 0 .4 -2 0
TO - 3M	Romania	4 0 3 2 29 13 0	4 0 3 0 29 0 0	4 -3 3 2 26 9 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-3 0 2 -3 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 13 70 24 4 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-9 -13 -72 -24 -4 0 0	0 0 -1 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia	0 0 40 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 31 0 0 -8 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 -9 0 0 -8 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 -4 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovenia	0 0 27 2 2 2 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 0 -3 27 2 1 5 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-17 0 -3 12 2 1 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 -27 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total Tota	Spain	296 147 1.396 952 1,565 190 470 5,017	0 97 0 0 95 0 16 208	296 147 1.385 932 1,535 140 458	0 0 742 749 1,371 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 16 -11 19 -2 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 145 74 153 0 134 0	0 1 1 1 0 1 0	-27 0 -142 -74 -150 -22 -271 0	0 -1 -1 -1 -1 0 -2 0
Total [0 - 3M	Sweden	5,017 0 0 22 21 12 0 0	0 0 0 0 0 0 0	4,894 0 -4 22 17 11 0 0	2,862 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56 0 -4 0 17 11 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	506 0 67 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-660 0 -67 0 0 0	0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DIR EXPOSURES (a		NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) i er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	rovisions)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [United Kingdom	0 0 12 19 13 12 4,294 4,349	0 0 12 19 10 12 4,224 4,276	0 0 12 19 10 12 4,294 4,347	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	37 202 122 460 20 0	26 2 2 9 1 0 0	-52 -291 -153 -593 -20 0 0	-9 -2 -4 -10 -1 0 0
[0 - 3M [Iceland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Norway	0 0 0 0 10 0 0	0 0 0 0 0 0	0 0 0 0 10 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 10 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 17 0 0 0 0 0	0 0 0 0 0 0	0 -17 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Australia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	-8 0 0 0 0 0	-5 0 0 0 0 0
[0 - 3M[Canada	0 0 7 46 172 1.042 461 1,727	0 0 0 0 0 0	0 0 7 46 172 1.042 461 1,727	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 5 0 5	1 0 0 0 0 0 0	1 0 0 0 0 0 0	1 0 0 0 0 0 0	-1 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M[Hong Kong	115 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	115 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	216 0 0 0 0 0 0 0 216	-216 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「 「2Y - 3Y「 [3Y - 5Y [[5Y - 10Y [10Y - more	Japan	0 0 0 0 50 0 420	0 0 0 0 0	0 0 0 0 50 0 420	0 0 0 0 0 0	0 0 0 0 39 0 0	0 0 0 0 11 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 258 1.417 340 0 0	0 0 15 29 9 0 0	0 0 -376 -1.711 -367 0 0	0 0 -97 -45 -9 0 0
T 0 - 3M	u.s.	35 88 135 303 350 1,850 2,326 5,087	9 6 13 30 10 31 77	8 86 98 67 301 1,593 2,301 4,454	0 36 10 0 0 0	0 0 0 0 0 0	-26 -1 -34 -79 -41 -75 -24 -279	23 6 0 0 0 0 0 0	1 6 0 0 0 0 0	2 0 0 0 0 0 0	-2 0 0 0 0 0 0	10 268 98 295 0 0	9 0 83 1 0 0 9	-237 0 -170 0 0 0 0	-212 0 -166 0 0 0 0



	(mln EUR)							As of 30/06/2015									
		GROSS DIF	RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there			DIRE	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURE	5 (3) (on and off	balance sheet)					
		gross of p			is a maturit	y matching) (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 and advances		of which: AFS banking book	of which: FVO (designated at fail value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M [China	13 169 18 0 70 0	0 0 0 0 0 0	13 169 18 0 70 0	0 0 1 0 0 0 0	0 0 0 0 0 0	13 169 17 0 70 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 644 132 734 311 0 0	0 2 2 2 10 3 0 0	0 -833 -323 -1,081 -101 -89 0	0 -6 -9 -32 -1 0 0		
[0 - 3 M [Switzerland	0 59 0 20 107 551 174 910	0 59 0 20 107 381 174 740	0 59 0 20 107 551 174 910	0 0 0 0 0 169 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Other advanced economies non EEA	85 281 1 0 17 0 384	0 0 0 0	85 281 1 0 17 0 383	85 0 0 0 0 0	0 0 0 0 0	0 240 1 0 17 0 257	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 159 50 327 844 202 0	0 1 1 6 20 3 0	0 -388 -60 -439 -632 -114 0 -1,633	0 -4 -1 -18 -14 -2 0		
[0 - 3M	Other Central and eastern Europe countries non EEA	0 0 14 3 8 6 4	0 0 0 8 0	0 0 14 3 8 6 4	0 0 0 0 0	0 0 0 0 0	0 0 14 3 0 5 4	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	6 100 126 81 395 9 0	0 0 2 1 17 1 0	-6 -56 -135 -127 -406 -69 0	0 0 -1 -3 -18 -5 0		
[0 - 3M [Middle East	0 0 0 0 0 0 0 20 21	0 0 0 0 0	0 0 0 0 0 0 -1 19	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 -1 19	4 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	4 27 74 485 28 0 0	0 0 1 7 1 0 0	0 -18 -63 -515 -33 0 0	0 0 -1 -5 -2 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	1 5 3 16 114 10 0	1 3 3 16 112 0 0	1 5 -4 15 114 9 -2 137	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 -7 -2 2 9 -2	0 0 0 0 0 0	0 0 0 0 0 0	18 36 0 0 0 0 0 54	-18 -36 0 0 0 0	65 412 422 195 301 0 581 1,975	3 49 150 65 106 0 562 934	-44 -350 -370 -219 -602 -169 0	-2 -49 -111 -76 -298 -105 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 9 0 1 0 0 0	0 0 0 0 0 0	0 -9 0 -11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
TO - 3M	Others	19 24 431 37 11 31 31 584	5 16 423 24 8 29 31 536	19 24 431 36 9 29 31	13 7 8 13 3 0 0	0 0 0 0 0	0 1 0 0 0 -2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	89 257 230 307 672 0	1 10 31 42 55 0 0	-10 -98 -222 -252 -319 -683 -36 0	-1 -9 -32 -40 -56 -2 0		

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



Information on performing and non-performing exposures

	As of 31/12/2014								As of 30/06/2015							
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions Collaterals and			Gross carrying	j amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and		
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing	financial guarantees received on non- performing exposures		
		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³			
(mln EUR, %) Debt securities (including at amortised cost and fair value)	96,382	0	521	521	43	320	0	89,626	0	958	958	36	535	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	48,452	0	57	57	14	24	0	45,383	0	60	60	11	22	0		
Credit institutions	28,157	0	0	0	12	0	0	23,220	0	0	0	8	0	0		
Other financial corporations	14,856	0	463	463	1	294	0	15,929	0	897	897	0	511	0		
Non-financial corporations	4,917	0	2	2	16	2	0	5,095	0	2	2	16	2	0		
Loans and advances(including at amortised cost and fair value)	321,889	272	11,872	11,443	694	5,096	4,665	330,622	352	8,951	8,357	728	3,899	4,379		
Central banks	6,713	0	0	0	0	0	0	29,444	0	0	0	0	0	0		
General governments	28,902	0	1	1	2	0	1	23,964	2	3	3	2	0	2		
Credit institutions	76,401	10	132	132	66	46	29	71,279	0	104	104	69	46	27		
Other financial corporations	24,760	0	664	664	9	282	30	20,424	0	366	366	6	247	4		
Non-financial corporations	111,004	197	9,384	9,029	507	4,142	3,690	108,981	243	6,951	6,469	523	3,031	3,542		
Households	74,109	66	1,691	1,616	111	625	916	76,529	107	1,526	1,416	128	575	803		
DEBT INSTRUMENTS other than HFT	418,271	272	12,393	11,964	737	5,415	4,665	420,248	352	9,908	9,315	764	4,434	4,379		
OFF-BALANCE SHEET EXPOSURES	148,946		577	577	127	112	0	154,973		594	490	134	134	0		

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

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

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



Forborne Exposures

			As of 31/12/2014			As of 30/06/2015							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial			
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	10,405	5,951	2,056	1,962	4,503	10,326	5,221	1,872	1,735	3,297			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	1	1	0	0	1	0	0	0	0	0			
Other financial corporations	494	261	33	31	236	254	27	12	11	216			
Non-financial corporations	9,286	5,561	1,983	1,897	3,817	9,357	5,077	1,822	1,694	2,683			
Households	624	128	40	34	449	715	117	38	30	398			
DEBT INSTRUMENTS other than HFT	10,405	5,951	2,056	1,962	4,503	10,326	5,221	1,872	1,735	3,297			
Loan commitments given	817	230	25	24	124	608	152	32	25	24			

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



Leverage ratio

	(min EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	25,123	26,646	LRCom {20}	
В	Total leverage ratio exposures	551,995	565,523	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	4.55%	4.71%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage I [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(min EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered 1				
Loans and advances	97,216	67,947	95,018	67,121				
of which: Other financial corporations	595	368	493	287				
of which: Non-financial corporations	35,118	25,689	30,755	23,277				
of which: Households	61,465	41,855	63,585	43,524				

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.