

## 2015 EU-Wide Transparency Exercise

|                     |                             |
|---------------------|-----------------------------|
| <b>Bank Name</b>    | SNS Bank N.V. (stand-alone) |
| <b>LEI Code</b>     | 724500A1FNICHSDF2I11        |
| <b>Country Code</b> | NL                          |

On 30 September 2015, SNS Bank N.V. was transferred from SNS REAAL N.V. to the Dutch State. As from that date the regulatory ratios are similar to the stand-alone ratios. A number of key ratios that can be derived from the published Transparency Exercise data, a.o. the CET 1 ratio and the leverage ratio, differ materially from their stand-alone values. As the stand-alone financial data are a better reflection of the current financial position of SNS Bank, SNS Bank has also made available the disclosure templates on a stand-alone basis.

## 2015 EU-wide Transparency Exercise

**Capital**  
SNS Bank N.V.

(mln EUR, %)

|                               |   | CRR / CRDIV DEFINITION OF CAPITAL  |   | As of<br>31/12/2014 | As of<br>30/06/2015   | COREP CODE  |
|-------------------------------|---|--|---|---------------------|---|---|
| <b>OWN FUNDS</b>              | <b>A</b>  | <b>OWN FUNDS</b>   |   | <b>2,521</b>        | <b>2,742</b>  | CA1 (1)   |
|                               | <b>A.1</b>  | <b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>                                |   | <b>2,521</b>        | <b>2,742</b>  | CA1 (1.1.1)   |
|                               | A.1.1   | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)                             |   | 4,068               | 4,068   | CA1 (1.1.1.1)   |
|                               | A.1.2   | Retained earnings  |   | 106                 | 105   | CA1 (1.1.1.2)   |
|                               | A.1.3   | Accumulated other comprehensive income   |   | 177                 | 119   | CA1 (1.1.1.3)   |
|                               | A.1.4   | Other Reserves   |   | -1,532              | -1,383  | CA1 (1.1.1.4)   |
|                               | A.1.5   | Funds for general banking risk   |   | 0                   | 0   | CA1 (1.1.1.5)   |
|                               | A.1.6   | Minority interest given recognition in CET1 capital  |   | 0                   | 0   | CA1 (1.1.1.7)   |
|                               | A.1.7   | Adjustments to CET1 due to prudential filters  |   | -105                | -76   | CA1 (1.1.1.9)   |
|                               | A.1.8   | (-) Intangible assets (including Goodwill)   |   | -15                 | -12   | CA1 (1.1.1.10 + 1.1.1.11)   |
|                               | A.1.9   | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs                      |   | -239                | 0   | CA1 (1.1.1.12)  |
|                               | A.1.10  | (-) IRB shortfall of credit risk adjustments to expected losses  |   | -56                 | -40   | CA1 (1.1.1.13)  |
|                               | A.1.11  | (-) Defined benefit pension fund assets  |   | 0                   | 0   | CA1 (1.1.1.14)  |
|                               | A.1.12  | (-) Reciprocal cross holdings in CET1 Capital  |   | 0                   | 0   | CA1 (1.1.1.15)  |
|                               | A.1.13  | (-) Excess deduction from AT1 items over AT1 Capital   |   | -34                 | -31   | CA1 (1.1.1.16)  |
|                               | A.1.14  | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight  |   | 0                   | 0   | CA1 (1.1.1.17 to 1.1.1.21)  |
|                               | A.1.14.1  | Of which: from securitisation positions (-)  |   | 0                   | 0   | CA1 (1.1.1.18)  |
|                               | A.1.15  | (-) 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)  |
|                               | A.1.16  | (-) Deductible DTAs that rely on future profitability and arise from temporary differences   |   | 0                   | 0   | CA1 (1.1.1.23)  |
|                               | A.1.17  | (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment           |   | 0                   | 0   | CA1 (1.1.1.24)  |
|                               | A.1.18  | (-) Amount exceeding the 17.65% threshold  |   | 0                   | 0   | CA1 (1.1.1.25)  |
|                               | A.1.19  | Other CET1 capital elements and deductions   |   | 0                   | 0   | CA1 (1.1.1.27) + CA1 (1.1.1.28)   |
|                               | A.1.20  | Transitional adjustments   |   | 152                 | -7  | CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)  |
|                               | A.1.20.1  | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)   |   | 0                   | 0   | CA1 (1.1.1.6)   |
|                               | A.1.20.2  | Transitional adjustments due to additional minority interests (+/-)  |   | 0                   | 0   | CA1 (1.1.1.8)   |
|                               | A.1.20.3  | Other transitional adjustments to CET1 Capital (+/-)   |   | 152                 | -7  | CA1 (1.1.1.26)  |
|                               | <b>A.2</b>  | <b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>  |   | <b>0</b>            | <b>0</b>  | CA1 (1.2)   |
|                               | A.2.1   | Additional Tier 1 Capital instruments (including grandfathered amounts)  |   | 0                   | 0   | CA1 (1.1.2.1) + CA1 (1.1.2.2) + CA1 (1.1.2.3) + CA1 (1.1.2.4)                 |
|                               | A.2.2   | Other additional Tier 1 Capital components and deductions (after transitional adjustments)   |   | 0                   | 0   | CA1 (1.1.2) - (CA1 (1.1.2.1) + CA1 (1.1.2.2) + CA1 (1.1.2.3) + CA1 (1.1.2.4)) |
|                               | <b>A.3</b>  | <b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>   |   | <b>2,521</b>        | <b>2,742</b>  | CA1 (1.1)   |
|                               | <b>A.4</b>  | <b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>   |   | <b>0</b>            | <b>0</b>  | CA1 (1.2)   |
|                               | A.4.1   | Tier 2 Capital instruments (including grandfathered amounts)   |   | 0                   | 0   | CA1 (1.2.1) + CA1 (1.2.2) + CA1 (1.2.3) + CA1 (1.2.4)                         |
| A.4.2                         | Other Tier 2 Capital components and deductions (after transitional adjustments) |  | 0 | 0                   | CA1 (1.2) - (CA1 (1.2.1) + CA1 (1.2.2) + CA1 (1.2.3) + CA1 (1.2.4)) |   |
| <b>OWN FUNDS REQUIREMENTS</b> | <b>B</b>  | <b>TOTAL RISK EXPOSURE AMOUNT</b>  |   | 13,771              | 13,423  | CA2 (1)   |
| <b>CAPITAL RATIOS (%)</b>     | <b>C.1</b>  | <b>Common Equity Tier 1 Capital ratio</b>  |   | <b>18.31%</b>       | <b>20.43%</b>   | <b>CA3 (1)</b>  |
|                               | <b>C.2</b>  | <b>Tier 1 Capital ratio</b>  |   | <b>18.31%</b>       | <b>20.43%</b>   | <b>CA3 (3)</b>  |
|                               | <b>C.3</b>  | <b>Total Capital ratio</b>   |   | <b>18.31%</b>       | <b>20.43%</b>   | <b>CA3 (5)</b>  |

## 2015 EU-wide Transparency Exercise

### Risk exposure amounts SNS Bank N.V.

| (mln EUR)   | as of<br>31/12/2014 | as of<br>30/06/2015 |
|---|---------------------|---------------------|
| Risk exposure amounts for credit risk   | 11,643              | 11,469              |
| Risk exposure amount for securitisation and re-securitisations in the banking book                        | 142                 | 119                 |
| Risk exposure amount for contributions to the default fund of a CCP                                       | 0                   | 0                   |
| Risk exposure amount Other credit risk  | 810                 | 758                 |
| Risk exposure amount for position, foreign exchange and commodities (Market risk)                         | 279                 | 180                 |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup> | 0                   | 0                   |
| Risk exposure amount for Credit Valuation Adjustment  | 282                 | 208                 |
| Risk exposure amount for operational risk   | 1,566               | 1,566               |
| Other risk exposure amounts   | 0                   | 0                   |
| <b>Total Risk Exposure Amount</b>   | <b>13,771</b>       | <b>13,423</b>       |

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

# 2015 EU-wide Transparency Exercise

## P&L SNS Bank N.V.

| (mln EUR)  | As of 31/12/2014 | As of 30/06/2015 |
|--|------------------|------------------|
| Interest income  | 2,612            | 1,173            |
| Of which debt securities income  | 7                | 2                |
| Of which loans and advances income   | 2,057            | 959              |
| Interest expenses  | 1,588            | 658              |
| (Of which deposits expenses)   | 963              | 424              |
| (Of which debt securities issued expenses)   | 204              | 68               |
| (Expenses on share capital repayable on demand)  | 0                | 0                |
| Dividend income  | 1                | 0                |
| Net Fee and commission income  | 44               | 57               |
| 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 | 49               | 23               |
| Gains or (-) losses on financial assets and liabilities held for trading, net  | 24               | 9                |
| Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net   | -2               | 0                |
| Gains or (-) losses from hedge accounting, net   | -46              | 63               |
| Exchange differences [gain or (-) loss], net   | 0                | 0                |
| Net other operating income /(expenses)   | 4                | 1                |
| <b>TOTAL OPERATING INCOME, NET</b>   | <b>1,097</b>     | <b>635</b>       |
| (Administrative expenses)  | 555              | 255              |
| (Depreciation)   | 17               | 11               |
| (Provisions or (-) reversal of provisions)   | 0                | 0                |
| (Commitments and guarantees given)   | 0                | 0                |
| (Other provisions)   | 0                | 0                |
| Of which pending legal issues and tax litigation <sup>1</sup>  | 0                |                  |
| Of which restructuring <sup>1</sup>  | 0                |                  |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)   | 207              | 44               |
| (Loans and receivables)  | 206              | 44               |
| (Held to maturity investments, AFS assets and financial assets measured at cost)   | 1                | 0                |
| (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)                         | 67               | 0                |
| (of which Goodwill)  | 66               | 0                |
| Negative goodwill recognised in profit or loss   | 0                | 0                |
| Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates  | 0                | 0                |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations                         | 0                | 0                |
| <b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>  | <b>251</b>       | <b>325</b>       |
| <b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>   | <b>151</b>       | <b>244</b>       |
| Profit or (-) loss after tax from discontinued operations  | 0                | 0                |
| <b>PROFIT OR (-) LOSS FOR THE YEAR</b>   | <b>151</b>       | <b>244</b>       |
| Of which attributable to owners of the parent  | 151              | 244              |

<sup>(1)</sup> Information available only as of end of the year



**2015 EU-wide Transparency Exercise**

**Credit Risk - Standardised Approach**

SNS Bank N.V.

|                                       |   | Standardised Approach          |                             |                      |                                  |                                |                             |                      |                                  |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
|                                       |   | As of 31/12/2014               |                             |                      |                                  | As of 30/06/2015               |                             |                      |                                  |
|                                       |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |
| Consolidated data                     | Central governments or central banks                              | 8,108                          | 9,728                       | 0                    |                                  | 8,003                          | 9,621                       | 232                  |                                  |
|                                       | Regional governments or local authorities                         | 1,442                          | 2,139                       | 0                    |                                  | 959                            | 1,780                       | 0                    |                                  |
|                                       | Public sector entities  | 161                            | 160                         | 35                   |                                  | 97                             | 96                          | 22                   |                                  |
|                                       | Multilateral Development Banks                                    | 232                            | 232                         | 0                    |                                  | 269                            | 269                         | 0                    |                                  |
|                                       | International Organisations                                       | 18                             | 18                          | 0                    |                                  | 7                              | 7                           | 0                    |                                  |
|                                       | Institutions  | 4,909                          | 2,298                       | 769                  |                                  | 3,983                          | 1,489                       | 519                  |                                  |
|                                       | Corporates  | 2,849                          | 856                         | 1,743                |                                  | 2,560                          | 889                         | 1,761                |                                  |
|                                       | of which: SME   | 476                            | 202                         | 202                  |                                  | 332                            | 195                         | 195                  |                                  |
|                                       | Retail  | 892                            | 261                         | 185                  |                                  | 896                            | 264                         | 198                  |                                  |
|                                       | of which: SME   | 114                            | 91                          | 57                   |                                  | 102                            | 65                          | 49                   |                                  |
|                                       | Secured by mortgages on immovable property                        | 1,243                          | 1,217                       | 865                  |                                  | 1,211                          | 1,181                       | 830                  |                                  |
|                                       | of which: SME   | 1,236                          | 1,211                       | 859                  |                                  | 1,206                          | 1,177                       | 827                  |                                  |
|                                       | Exposures in default  | 279                            | 131                         | 157                  | 149                              | 253                            | 110                         | 127                  | 143                              |
|                                       | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0                    |                                  |
|                                       | Covered bonds   | 24                             | 24                          | 2                    |                                  | 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                                | 10  | 10                             | 10                          |                      | 9                                | 9                              | 9                           |                      |                                  |
| Securitisation                        | 0   | 0                              | 0                           |                      | 0                                | 0                              | 0                           |                      |                                  |
| Other exposures                       | 177   | 177                            | 120                         |                      | 351                              | 351                            | 270                         |                      |                                  |
| <b>Standardised Total<sup>2</sup></b> | <b>20,345</b>   | <b>17,253</b>                  | <b>3,888</b>                | <b>198</b>           | <b>18,597</b>                    | <b>16,067</b>                  | <b>3,968</b>                | <b>185</b>           |                                  |

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

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| NETHERLANDS                           | Central governments or central banks                              | 2,494                          | 3,264                       | 0                    |   | 4,624                          | 5,475                       | 232                  |   |
|                                       | Regional governments or local authorities                         | 874                            | 868                         | 0                    |   | 716                            | 716                         | 0                    |   |
|                                       | Public sector entities  | 100                            | 99                          | 23                   |   | 97                             | 96                          | 22                   |   |
|                                       | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Institutions  | 2,293                          | 2,146                       | 729                  |   | 1,855                          | 1,332                       | 481                  |   |
|                                       | Corporates  | 2,428                          | 619                         | 1,506                |   | 2,203                          | 567                         | 1,463                |   |
|                                       | of which: SME   | 299                            | 66                          | 66                   |   | 166                            | 63                          | 63                   |   |
|                                       | Retail  | 879                            | 256                         | 182                  |   | 882                            | 260                         | 195                  |   |
|                                       | of which: SME   | 112                            | 88                          | 56                   |   | 101                            | 65                          | 49                   |   |
|                                       | Secured by mortgages on immovable property                        | 1,237                          | 1,211                       | 861                  |   | 1,205                          | 1,176                       | 827                  |   |
|                                       | of which: SME   | 1,230                          | 1,205                       | 856                  |   | 1,200                          | 1,171                       | 823                  |   |
|                                       | Exposures in default  | 273                            | 128                         | 153                  | 0   | 246                            | 107                         | 123                  | 0   |
|                                       | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Equity                                | 8   | 8                              | 8                           |                      | 7   | 7                              | 7                           |                      |   |
| Securitisation                        | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                       | 177   | 177                            | 120                         |                      | 351   | 351                            | 270                         |                      |   |
| <b>Standardised Total<sup>2</sup></b> | <b>177</b>  | <b>177</b>                     | <b>120</b>                  | <b>43</b>            | <b>351</b>                                    | <b>351</b>                     | <b>270</b>                  | <b>0</b>             |   |

(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 Securitisation exposures

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| GERMANY                               | Central governments or central banks                              | 2,431                          | 2,824                       | 0                    |   | 1,275                          | 1,525                       | 0                    |   |
|                                       | Regional governments or local authorities                         | 0                              | 25                          | 0                    |   | 0                              | 82                          | 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  | 426                            | 1                           | 0                    |   | 371                            | 26                          | 5                    |   |
|                                       | Corporates  | 54                             | 54                          | 54                   |   | 52                             | 52                          | 52                   |   |
|                                       | of which: SME   | 23                             | 23                          | 23                   |   | 23                             | 23                          | 23                   |   |
|                                       | Retail  | 4                              | 1                           | 1                    |   | 4                              | 1                           | 1                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Exposures in default  | 1                              | 1                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|                                       | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Equity                                | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                        | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                       | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b> | <b>0</b>  | <b>0</b>                       | <b>0</b>                    | <b>0</b>             | <b>0</b>                                      | <b>0</b>                       | <b>0</b>                    | <b>0</b>             |   |

(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 Securitisation exposures

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| BELGIUM                               | Central governments or central banks                              | 1,554                          | 1,554                       | 0                    |   | 561                            | 561                         | 0                    |   |
|                                       | Regional governments or local authorities                         | 290                            | 290                         | 0                    |   | 216                            | 216                         | 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  | 1                              | 1                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Corporates  | 101                            | 86                          | 86                   |   | 96                             | 83                          | 83                   |   |
|                                       | of which: SME   | 30                             | 15                          | 15                   |   | 28                             | 15                          | 15                   |   |
|                                       | Retail  | 7                              | 2                           | 1                    |   | 7                              | 2                           | 1                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Secured by mortgages on immovable property                        | 3                              | 3                           | 2                    |   | 3                              | 3                           | 2                    |   |
|                                       | of which: SME   | 3                              | 3                           | 2                    |   | 3                              | 3                           | 2                    |   |
|                                       | Exposures in default  | 3                              | 2                           | 2                    | 0   | 3                              | 2                           | 2                    | 0   |
|                                       | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Equity                                | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                        | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                       | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b> | <b>0</b>  | <b>0</b>                       | <b>0</b>                    | <b>0</b>             | <b>0</b>                                      | <b>0</b>                       | <b>0</b>                    | <b>0</b>             |   |

(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 Securitisation exposures

|   |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|   |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| SWITZERLAND                               | Central governments or central banks                              | 0                              | 249                         | 0                    |   | 0                              | 466                         | 0                    |   |
|   | Regional governments or local authorities                         | 290                            | 928                         | 0                    |   | 0                              | 739                         | 0                    |   |
|   | Public sector entities  | 61                             | 61                          | 12                   |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions  | 928                            | 0                           | 0                    |   | 1,206                          | 1                           | 0                    |   |
|   | Corporates  | 0                              | 0                           | 0                    |   | 62                             | 62                          | 62                   |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Collective investments undertakings (CIU) | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity                                    | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                            | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                           | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b>     | <b>0</b>  | <b>0</b>                       | <b>0</b>                    | <b>0</b>             | <b>0</b>                                      | <b>0</b>                       | <b>0</b>                    | <b>0</b>             |   |

(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 Securitisation exposures

|   |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|   |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| FRANCE                                    | Central governments or central banks                              | 849                            | 881                         | 0                    |   | 817                            | 868                         | 0                    |   |
|   | Regional governments or local authorities                         | 28                             | 28                          | 0                    |   | 27                             | 27                          | 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  | 148                            | 35                          | 17                   |   | 187                            | 22                          | 11                   |   |
|   | Corporates  | 108                            | 76                          | 76                   |   | 105                            | 105                         | 80                   |   |
|   | of which: SME   | 76                             | 76                          | 76                   |   | 74                             | 74                          | 74                   |   |
|   | Retail  | 1                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property                        | 1                              | 1                           | 0                    |   | 1                              | 1                           | 0                    |   |
|   | of which: SME   | 1                              | 1                           | 0                    |   | 1                              | 1                           | 0                    |   |
|   | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Collective investments undertakings (CIU) | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity                                    | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                            | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                           | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b>     | <b>0</b>  | <b>0</b>                       | <b>0</b>                    | <b>0</b>             | <b>0</b>                                      | <b>0</b>                       | <b>0</b>                    | <b>0</b>             |   |

(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 Securitisation exposures

|   |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|   |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| Country of Counterpart 6                  | Central governments or central banks                              | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Corporates  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Collective investments undertakings (CIU) | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity                                    | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                            | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                           | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b>     | <b>0</b>  | <b>0</b>                       | <b>0</b>                    | <b>0</b>             | <b>0</b>                                      | <b>0</b>                       | <b>0</b>                    | <b>0</b>             |   |

(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 Securitisation exposures

|   |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|   |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| Country of Counterpart 7                  | Central governments or central banks                              | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Corporates  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Collective investments undertakings (CIU) | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity                                    | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                            | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                           | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b>     | <b>0</b>  | <b>0</b>                       | <b>0</b>                    | <b>0</b>             | <b>0</b>                                      | <b>0</b>                       | <b>0</b>                    | <b>0</b>             |   |

(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 Securitisation exposures

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| Country of Counterpart 8              | Central governments or central banks                              | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Institutions  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Corporates  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Retail  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|                                       | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Equity                                | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                        | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                       | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b> | <b>0</b>  | <b>0</b>                       | <b>0</b>                    | <b>0</b>             | <b>0</b>                                      | <b>0</b>                       | <b>0</b>                    | <b>0</b>             |   |

(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 Securitisation exposures

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| Country of Counterpart 9              | Central governments or central banks                              | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Institutions  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Corporates  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Retail  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|                                       | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Equity                                | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                        | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                       | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b> | <b>0</b>  | <b>0</b>                       | <b>0</b>                    | <b>0</b>             | <b>0</b>                                      | <b>0</b>                       | <b>0</b>                    | <b>0</b>             |   |

(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 Securitisation exposures

|                                       |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|                                       |   | As of 31/12/2014               |                             |                      |   | As of 30/06/2015               |                             |                      |   |
|                                       |   | Original Exposure <sup>1</sup> | Exposure Value <sup>2</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| Country of Counterpart 10             | Central governments or central banks                              | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Institutions  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Corporates  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Retail  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|                                       | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|                                       | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Equity                                | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Securitisation                        | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                       | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| <b>Standardised Total<sup>2</sup></b> | <b>0</b>  | <b>0</b>                       | <b>0</b>                    | <b>0</b>             | <b>0</b>                                      | <b>0</b>                       | <b>0</b>                    | <b>0</b>             |   |

(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 Securitisation exposures











| (in EUR)                |                  | As of 31/12/2014   |                |                            |                |  |                |   |                |   |                |                                      |                |   |                |                                      |                |
|-------------------------|------------------|--|----------------|----------------------------|----------------|--|----------------|---|----------------|---|----------------|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|
| Residual Maturity       | Country / Region | GROSS DIRECT LONG EXPOSURES<br>(including bank-guaranteed provisions) <sup>(1)</sup> |                |                            |                | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of average credit to other counterparties only where there is a maturity matching) <sup>(2)</sup> |                |   |                | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (3) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                                      |                |
|                         |                  | of which: loans and advances   |                | of which: AFS banking book |                | of which: FVD (designated at fair value through profit/loss) banking book  |                | of which: financial assets held for trading (2) |                | Derivatives with positive fair value          |                | Derivatives with negative fair value |                | Derivatives with positive fair value                        |                | Derivatives with negative fair value |                |
|                         |                  | Notional value   | Fair value (+) | Notional value             | Fair value (+) | Notional value   | Fair value (+) | Notional value                                  | Fair value (-) | Notional value                                | Fair value (+) | Notional value                       | Fair value (-) | Notional value  | Fair value (+) | Notional value                       | Fair value (-) |
| 100% - more than 1 year |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| 1-20%                   |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| 20%-49%                 |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| 50%-99%                 |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| 100%                    |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| Other                   |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| <b>Total</b>            |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |

**Notes and definitions:**  
 (1) The exposures reported cover only exposures to central, regional and local governments on immediate balance sheet basis, and do not include exposures to other counterparties with full or partial government guarantee.  
 (2) The banks disclose the exposures to the "financial assets held for trading" portfolio after offsetting the cash short positions having the same maturity.  
 (3) The exposures reported exclude the exposures towards counterparties (other than sovereign) in average credit risk (i.e. CDO, financial engineering) based on all the accounting portfolio (on-off balance sheet), irrespective of the denomination and/or accounting classification of the positions.  
 The accurate substance over the form must be used as a criteria for the classification of the exposures to be included in this column. This item does not include exposure to counterparties (other than sovereign) with full or partial government guarantee by central, regional and local governments.

|                         |                  | As of 30/06/2015   |                |                            |                |  |                |   |                |   |                |                                      |                |   |                |                                      |                |
|-------------------------|------------------|--|----------------|----------------------------|----------------|--|----------------|---|----------------|---|----------------|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|
| Residual Maturity       | Country / Region | GROSS DIRECT LONG EXPOSURES<br>(including bank-guaranteed provisions) <sup>(1)</sup> |                |                            |                | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of average credit to other counterparties only where there is a maturity matching) <sup>(2)</sup> |                |   |                | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (3) |                |                                      |                | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) |                |                                      |                |
|                         |                  | of which: loans and advances   |                | of which: AFS banking book |                | of which: FVD (designated at fair value through profit/loss) banking book  |                | of which: financial assets held for trading (2) |                | Derivatives with positive fair value          |                | Derivatives with negative fair value |                | Derivatives with positive fair value                        |                | Derivatives with negative fair value |                |
|                         |                  | Notional value   | Fair value (+) | Notional value             | Fair value (+) | Notional value   | Fair value (+) | Notional value                                  | Fair value (-) | Notional value                                | Fair value (+) | Notional value                       | Fair value (-) | Notional value  | Fair value (+) | Notional value                       | Fair value (-) |
| 100% - more than 1 year |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| 1-20%                   |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| 20%-49%                 |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| 50%-99%                 |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| 100%                    |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| Other                   |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |
| <b>Total</b>            |                  | 0  | 0              | 0                          | 0              | 0  | 0              | 0   | 0              | 0   | 0              | 0                                    | 0              | 0   | 0              | 0                                    | 0              |

**Notes and definitions:**  
 (1) The exposures reported cover only exposures to central, regional and local governments on immediate balance sheet basis, and do not include exposures to other counterparties with full or partial government guarantee.  
 (2) The banks disclose the exposures to the "financial assets held for trading" portfolio after offsetting the cash short positions having the same maturity.  
 (3) The exposures reported exclude the exposures towards counterparties (other than sovereign) in average credit risk (i.e. CDO, financial engineering) based on all the accounting portfolio (on-off balance sheet), irrespective of the denomination and/or accounting classification of the positions.  
 The accurate substance over the form must be used as a criteria for the classification of the exposures to be included in this column. This item does not include exposure to counterparties (other than sovereign) with full or partial government guarantee by central, regional and local governments.

## 2015 EU-wide Transparency Exercise

### Information on performing and non-performing exposures

SNS Bank N.V.

| (in EUR, %)  | 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 financial guarantees received on non-performing exposures | Gross carrying amount                                  |                                      |              |                     | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup> |  | Collaterals and financial guarantees received on non-performing exposures |
|  | Of which performing but past due >30 days and <90 days | Of which non-performing <sup>1</sup> |              | Of which: defaulted | On performing exposures <sup>2</sup>  | On non-performing exposures <sup>3</sup> |              |   | Of which performing but past due >30 days and <90 days | Of which non-performing <sup>1</sup> |              | Of which: defaulted | On performing exposures <sup>2</sup>   | On non-performing exposures <sup>2</sup> |   |
| <b>Debt securities (including at amortised cost and fair value)</b>    | <b>6,174</b>   | <b>0</b>                             | <b>0</b>     |                     |   |  |              | <b>0</b>  | <b>0</b>   | <b>0</b>                             | <b>0</b>     |                     |  |  | <b>5,552</b>  |
| Central banks  | 0  | 0                                    | 0            | 0                   | 0   | 0  | 0            | 0   | 0  | 0                                    | 0            | 0                   | 0  | 0  |   |
| General governments  | 5,338  | 0                                    | 0            | 0                   | 0   | 0  | 0            | 4,377   | 0  | 0                                    | 0            | 0                   | 0  | 0  |   |
| Credit institutions  | 463  | 0                                    | 0            | 0                   | 0   | 0  | 0            | 579   | 0  | 0                                    | 0            | 0                   | 0  | 0  |   |
| Other financial corporations   | 206  | 0                                    | 0            | 0                   | 0   | 0  | 0            | 256   | 0  | 0                                    | 0            | 0                   | 0  | 0  |   |
| Non-financial corporations   | 167  | 0                                    | 0            | 0                   | 0   | 0  | 0            | 340   | 0  | 0                                    | 0            | 0                   | 0  | 0  |   |
| <b>Loans and advances (including at amortised cost and fair value)</b> | <b>55,501</b>  | <b>176</b>                           | <b>2,200</b> | <b>1,507</b>        | <b>29</b>   | <b>416</b>                               | <b>1,801</b> | <b>52,345</b>   | <b>115</b>   | <b>2,108</b>                         | <b>1,415</b> | <b>18</b>           | <b>413</b>   | <b>1,716</b>                             |   |
| Central banks  | 0  | 0                                    | 0            | 0                   | 0   | 0  | 0            | 0   | 0  | 0                                    | 0            | 0                   | 0  | 0  |   |
| General governments  | 3,258  | 0                                    | 0            | 0                   | 0   | 0  | 0            | 921   | 0  | 0                                    | 0            | 0                   | 0  | 0  |   |
| Credit institutions  | 2,605  | 0                                    | 0            | 0                   | 0   | 0  | 0            | 2,402   | 0  | 0                                    | 0            | 0                   | 0  | 0  |   |
| Other financial corporations   | 1,070  | 0                                    | 0            | 0                   | 0   | 0  | 0            | 1,071   | 0  | 0                                    | 0            | 0                   | 0  | 0  |   |
| Non-financial corporations   | 2,191  | 7                                    | 201          | 196                 | 0   | 123                                      | 137          | 2,157   | 5  | 193                                  | 190          | 0                   | 118  | 147                                      |   |
| Households   | 46,376   | 169                                  | 1,999        | 1,311               | 29  | 293                                      | 1,664        | 45,793  | 110  | 1,915                                | 1,224        | 18                  | 295  | 1,569                                    |   |
| <b>DEBT INSTRUMENTS other than HFT</b>                                 | <b>61,674</b>  | <b>176</b>                           | <b>2,200</b> | <b>1,507</b>        | <b>29</b>   | <b>416</b>                               | <b>1,801</b> | <b>57,897</b>   | <b>115</b>   | <b>2,108</b>                         | <b>1,415</b> | <b>18</b>           | <b>413</b>   | <b>1,716</b>                             |   |
| <b>OFF-BALANCE SHEET EXPOSURE</b>                                      | <b>2,860</b>   | <b>0</b>                             | <b>0</b>     | <b>0</b>            | <b>0</b>  | <b>0</b>                                 | <b>0</b>     | <b>2,905</b>  | <b>0</b>   | <b>0</b>                             | <b>0</b>     | <b>0</b>            | <b>0</b>   | <b>0</b>                                 |   |

<sup>1</sup> 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, subtable 29

<sup>2</sup> Institutions report here collective allowances for incurred 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>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)

## 2015 EU-wide Transparency Exercise

### Forborne Exposures

SNS Bank N.V.

|  | (mln EUR, %)   |   |   |            |   |  |   |  |            |   |          |
|--|--|---|---|------------|---|--|---|--|------------|---|----------|
|  | As of 31/12/2014   |   |   |            |   |  | As of 30/06/2015  |  |            |   |          |
|  | Gross carrying amount of exposures with forbearance measures | Of which non-performing exposures with forbearance measures | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures |            | Collateral and financial guarantees received on exposures with forbearance measures | Gross carrying amount of exposures with forbearance measures | Of which non-performing exposures with forbearance measures | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup> |            | Collateral and financial guarantees received on exposures with forbearance measures |          |
| <b>Debt securities (including at amortised cost and fair value)</b>    | <b>0</b>   | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>   | <b>0</b>   | <b>0</b>  | <b>0</b> |
| Central banks  | 0  | 0   | 0   | 0          | 0   | 0  | 0   | 0  | 0          | 0   | 0        |
| General governments  | 0  | 0   | 0   | 0          | 0   | 0  | 0   | 0  | 0          | 0   | 0        |
| Credit institutions  | 0  | 0   | 0   | 0          | 0   | 0  | 0   | 0  | 0          | 0   | 0        |
| Other financial corporations   | 0  | 0   | 0   | 0          | 0   | 0  | 0   | 0  | 0          | 0   | 0        |
| Non-financial corporations   | 0  | 0   | 0   | 0          | 0   | 0  | 0   | 0  | 0          | 0   | 0        |
| <b>Loans and advances (including at amortised cost and fair value)</b> | <b>2,499</b>   | <b>1,277</b>  | <b>145</b>  | <b>138</b> | <b>2,220</b>  | <b>2,546</b>   | <b>1,261</b>  | <b>147</b>   | <b>138</b> | <b>2,254</b>  |          |
| 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   | 34   | 30  | 15  | 15         | 24  | 35   | 30  | 18   | 18         | 28  |          |
| Households   | 2,464  | 1,246   | 130   | 122        | 2,196   | 2,511  | 1,231   | 130  | 120        | 2,225   |          |
| <b>DEBT INSTRUMENTS other than HFT</b>                                 | <b>2,499</b>   | <b>1,277</b>  | <b>145</b>  | <b>138</b> | <b>2,220</b>  | <b>2,546</b>   | <b>1,261</b>  | <b>147</b>   | <b>138</b> | <b>2,254</b>  |          |
| <b>Loan commitments given</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>   | <b>0</b>  | <b>0</b>   | <b>0</b>   | <b>0</b>  |          |

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

## 2015 EU-wide Transparency Exercise

### Leverage ratio

SNS Bank N.V.

(mln EUR, %)

|          |                                       | As of<br>31/12/2014 | As of<br>30/06/2015 | Disclosure<br>Template Code | REGULATION  |
|----------|---------------------------------------|---------------------|---------------------|-----------------------------|---|
| <b>A</b> | <b>Tier 1 capital</b>                 | 2,521               | 2,742               | LRCOM {20}                  | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| <b>B</b> | <b>Total leverage ratio exposures</b> | 66,724              | 64,067              | LRCOM {21}                  |   |
| <b>C</b> | <b>Leverage ratio</b>                 | <b>3.78%</b>        | <b>4.28%</b>        | A/B                         |   |



## 2015 EU-wide Transparency Exercise

### Information on collaterals: Mortgage loans

SNS Bank N.V.

|  | As of 31/12/2014   |  | As of 30/06/2015   |  |
|--|--|--|--|--|
|  | Mortgage loans<br>[Loans collateralized by immovable property] |  | Mortgage loans<br>[Loans collateralized by immovable property] |  |
|  | 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> |
| (mIn EUR, %)                           |  |  |  |  |
| <b>Loans and advances</b>              | 46,527   | 42,269   | 45,953   | 41,434   |
| of which: Other financial corporations | 0  | 0  | 0  | 0  |
| of which: Non-financial corporations   | 1,051  | 1,051  | 1,005  | 740  |
| of which: Households                   | 45,476   | 41,218   | 44,948   | 40,694   |

<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.