Bank Name	SNS Bank N.V. (stand-alone)
LEI Code	724500A1FNICHSDF2I11
Country Code	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 31/12/2014	As of 30/06/2015	COREP CODE
	Α	OWN FUNDS	2,521	2,742	CA1 {1}
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,521	2,742	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}
OWN FUNDS	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 exceding 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}
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.1.2}
	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})
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,521	2,742	CA1 {1.1}
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	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})
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	13,771	13,423	CA2 {1}
	C.1	Common Equity Tier 1 Capital ratio	18.31%	20.43%	CA3 {1}
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	18.31%	20,43%	CA3 {3}
	C.3	Total Capital ratio	18.31%	20.43%	CA3 {5}

2015 EU-wide Transparency Exercise Risk exposure amounts SNS Bank N.V.

(mln EUR)	as of 31/12/2014	as of 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 ¹	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
Total Risk Exposure Amount	13,771	13,423

⁽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
TOTAL OPERATING INCOME, NET	1,097	635
(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 ¹	0	
Of which restructuring ¹	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	251	325
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	151	244
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	151	244
Of which attributable to owners of the parent	151	244
(1) Information available only as of end of the year	· .	

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

2015 EU-wide Transparency Exercise Market Risk SNS Bank N.V.

	S	A					IM										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	L/12/2014									As of 30	0/06/2015					
			VaR (Memoran	idum item)	STRESSED VaR (Memorandum INCREMENTAL ALL PRICE RISKS CAPITAL			VaR (Memoran	dum item)	STRESSED VaR (M	lemorandum	INCREM	INCREMENTAL ALL PRICE RISKS CAPITAL									
(rde FUD)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST	12 WEEKS AVERAGE MEASURE			12 WEEKS AVERAGE MEASURE	LASI	TOTAL RISK EXPOSURE AMOUNT
(mln EUR) Traded Debt Instruments	274	176	0	0	0	0							0	0	0	0						
Of which: General risk	201	142	ő	ő	o o	ő							0	o o	0	ő						
Of which: Specific risk	73	34	0	0	0	0							0	0	0	0						
Equities	5	3	0	0	0	0							0	0	0	0						
Of which: General risk	3	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	2	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	279	180	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Credit Dick - Standardiced Approach

	Credit Risk - Standardised Approach								
	SNS Bank N.V.				Standardise	ed Approach			
			As of 3	1/12/2014			As of 3	0/06/2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	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 Multilateral Development Banks	161 232	160 232	35 0		97 269	96 269	22	
	Multilateral Development Banks International Organisations	232 18	18	0		269	209	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	
Consolidated data	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 Collective investments undertakings (CIU)	0	0	0		0	1 0	0	
l	Equity	10	10	10		0	"	0	
	Securitisation	0	10	0		0	1 0	9	
	Other exposures	177	177	120		351	351	270	
	Standardised Total	20,345	17,253	3,888	198	18,597	16,067	3,968	185

Standardised Total 20,345 17,253 (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

					Standardise	ed Approach			
		As of 31/12/2014 As of 30/06/2015							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	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 Multilateral Development Banks	100	99	23		97	96	22	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	2,393	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	
ETHERLANDS	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	
	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 Collective investments undertakings (CIU)		1 0	0		0	0		
	Equity	U	8	0		7	7	0 7	
	Securitisation	·	·					,	
	Other exposures	177	177	120		351	351	270	
	Standardised Total ²				43				

(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)

					Standardis	ed Approach			
			As of 3	1/12/2014			As of 3	0/06/2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	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	
GERMANY	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	1	0	1	0	1	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Securitisation	U	U	U		U	U		
	Securitisation Other exposures	0	0	0		0	0	0	
		U	U	U	0	U	0		
	Standardised Total ²				1 0				

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

		Standardised Approach											
		As of 31/12/2014 As of 30/06/2015											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	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	/	2	1		/	2	1					
DELCTUM	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0					
BELGIUM	of which: SME	3	3	2		3	3	2					
	Exposures in default	3	2	2	0	3	2	2	-				
	Items associated with particularly high risk	0	0	0	Ů	ő	0	0	,				
	Covered bonds	ō	ō	ō		ō	ō	ō					
	Claims on institutions and corporates with a ST credit assessment	0	0	Ō		ō	ō	o o					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Securitisation												
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				0				0				

Standardised Total*

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

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

					Standardis	ed Approach			
			As of 3	31/12/2014			As of 3	0/06/2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	249	0		0	466	0	
	Regional governments or local authorities	250	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	928	0	0		1,206	0	0	
	Institutions	928	0	0			1		
	Corporates of which: SME	0	0	0		62	62	62	
	or which: SME Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	0	l ő	0		0	l ő	0	
SWITZLKLAND	of which: SME	0	ı ő	ő		0	l ő	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	o o	i o	ō		ō	Ō	ō	
	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								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

					Standardise	ed Approach			
		As of 31/12/2014 As of 30/06/2015							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	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 76	76 76		105 74	105 74	80 74	
	of which: SME	/6	/6	/6		/4	/4	/4	
	netail of which: SMF	1	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		1	0	0	
FRANCE	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	i î	l ő	0	0	ń	ı ő	
	Items associated with particularly high risk	0	o o	ő		0	ő	ő	
	Covered bonds	ō	ō	ō		ō	ō	ō	
	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								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

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

	Standardised Approach											
			As of 3	1/12/2014	Standardise	е Арргоасп	As of 3	0/06/2015				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Country of Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0			
l	Other exposures Standardised Total ²	0	0	0		0	0	0				

Standardised Lotal*

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

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

					Standardise	d Approach			
			As of 3	1/12/2014			As of 3	0/06/2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	Ü	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	ň	0	
	of which: SME	ő	ő	ő		ő	ŏ	ő	
	Retail	0	0	ō		ō	ō	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	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 Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	1 0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	Ů	, i	Ů		Ů	, i	Ů	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

					Standardise	ed Approach			
			As of 3	1/12/2014			As of 3	0/06/2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	l ő		0	0	0	
	Corporates	Ö	ō	ō		ō	Ō	ō	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Counterpart o	or which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	l ő	0	0	0	0	
	Covered bonds	ő	ő	ŏ		ő	ő	ő	
	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								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				, 0

Standard Sed 1043 (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 addustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 3	1/12/2014			As of 3	0/06/2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	١ ٥	0		0	0	0	
	of which: SME	o o	i o	i o		ō	ō	ō	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk 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	l ő	0		0	0	0	
	Equity	ő	l ŏ	l ő		ő	ő	o o	
	Securitisation		_			-			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

Standardised Total*

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

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

					Standardise	ed Approach			
			As of 3	1/12/2014			As of 3	0/06/2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	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 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	l ő	l o	
Country of	of which: SME	ő	ő	ő		ő	Ĭ	ŏ	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	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 Securitisation	, ,	U	U		U	0	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ů	· ·	Ů	0				

Standardised Total*

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

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

	Credit Risk - IRB Approach												
	SNS Bank N.V.						IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk expos	ıre amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corp	0 0 0 0 40,921 40,921 0 40,921 0 0 0 0	0 0 0 0 1,226 0 1,226 0 0 0 0 0	0 0 0 0 0 40,921 40,921 0 40,921 0 0 0 0	0 0 0 0 0 0 0 6,804 6,804 0 0 0 0 0 142 810	0 0 0 0 1,071 1,071 0 1,071 0 0	0 0 0 0 0 0 0 249 249 0 0 0 0	0 0 0 0 41,564 41,564 0 41,564 0 0 0 0	0 0 0 0 1,129 1,129 0 1,129 0 0 0	0 0 0 0 41,564 41,564 0 41,564 0 0 0 0 0	0 0 0 0 0 0 6,624 6,624 0 0 6,624 0 0 119 758	0 0 0 0 984 984 0 984 0 0	0 0 0 0 261 261 0 261 0 0

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original E	xposure ¹		Risk exposu	re amount		Original E	xposure ¹		Risk expos	ure amount	
	(min EUR, %)		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions
NETHERLANDS	Central banks and central governments Institutions Corporates Copporates Copporates Copporates Copporates Copporates Retail Retail - Secured on real estate property Retail - Guilaffing Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Guilaffing Revolving Retail - Other Retail - Of Which: SME Copporate	0 0 0 0 0 40,747 40,747 0 40,747 0 0 0	0 0 0 0 0 1,214 1,214 0 1,214 0 0 0 0	0 0 0 0 0 40,747 40,747 0 40,747 0 0	0 0 0 0 6,765 6,765 0 6,765 0	0 0 0 0 1,060 1,060 0 1,060 0 0 0 0	0 0 0 0 247 247 0 247 0 0 0	0 0 0 0 41,396 41,396 0 0 0 0	0 0 0 0 0 1,119 1,119 0 1,119 0 0 0	0 0 0 0 41,396 41,396 0 41,396 0 0	0 0 0 0 6,585 6,585 0 6,585 0 0 0	0 0 0 0 975 975 0 975 0 0 0 0	0 0 0 0 259 259 0 259 0
	Other non credit-obligation assets IRB Total	_											

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original E	xposure ¹		Risk exposu	ire amount		Original E	xposure ¹		Risk expos	ure amount	
	(min EUR, %)		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions
GERMANY	Central banks and contral governments Institutions Composition of Which, Specialized Lending Corporates - Of Which, Specialized Lending Corporates - Of Which, SPE Retail Secured on neal estate property of Which, SPE Retail - Secured on neal estate property - Of Which, non-SME Retail - Secured on neal estate property - Of Which, non-SME Retail - Could fring Recorbing Retail - Could fring Recorbing Retail - Combridgeal - Of Which, SME Retail - Other Retail - Of Which, SME Retail - Other Retail - Of Which, SME	0 0 0 0 0 14 14 0 14 0 0	0 0 0 0 3 3 0 3 0	0 0 0 0 14 14 0 14 0 0	0 0 0 0 4 4 0 4 0	0 0 0 0 2 2 2 0 0	0 0 0 0 1 1 0 0 0	0 0 0 0 14 14 0 14 0	0 0 0 0 2 2 0 2 0	0 0 0 0 14 14 0 14 0	0 0 0 0 4 4 4 0 0	0 0 0 0 2 2 2 0 0	
	Equity Securitisation Other non credit-obligation assets IRB Total								Ů				

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original	Exposure ¹		Risk exposu	re amount	Value	Original E	xposure ¹		Risk expos	ure amount	Value
	(min EUR, %)		Of which: defaulted	Exposure Value ¹		Of which: defaulted	adjustments and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	adjustments and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	ő	ő	0	0	ő	ő	ő	0	0	0
	Retail	90	5	90	17	5	1	87	5	87	17	5	1
	Retail - Secured on real estate property	90	5	90	17	5	1	87	5	87	17	5	1
BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	90	0 5	90	17	0	0	0 87	0	87	17	0 5	1
DEEGION	Retail - Qualifying Revolving	0	o o	0	10	0	i i	0,	o o	0,	0	0	i
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	U	0	0	U	0	0	0	, ·	, and the second
	Other non credit-obligation assets												
ginal exposure, unlike Exposure value, is a	IRB Total												

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original E	xposure ¹		Risk exposu	ire amount		Original E	xposure ¹		Risk expos	ure amount	
	(min EUR, %)		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provision
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	U	U	0	0	
	Corporates - Of Which: SME Retail	5	1	5	2	1	0	5	1	5	2	1	
	Retail - Secured on real estate property	5	i	5	2	î	0	5	î	5	2	î	
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	0	ō	ō	ō	ő	0	ō	
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	5	1	5	2	1	0	5	1	5	2	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure1		Exposure Value1	c exposure amo	unt	Value adjustments and provisions	Original E	xposure1	Exposure Value1	Risk exposure	e amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted	1		Of which: defaulted			Of which: defaulted	
FRANCE	Central banks and central governments Institution of Which Specialized Lending Corporates—Of Which Specialized Lending Corporates—Of Which Specialized Lending Corporates—Of Which Specialized Retail Retail—Secured on real estate property Retail—Secured on real estate property—Of Which SPE Retail—Qualifying Revolup property—Of Which SPE Retail—Other Retail Retail—Other Retail Retail—Other Retail Corporation of Which SPE Equipment—Other Retail—Of Which SPE Equipment—Other Retail—Off Which SPE Equipment—Other Retail—Other Retail—Ot	0 0 0 0 5 5 5 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 5 5 0 0 0	0 0 0 0 1 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 5 5 0 0 0	0	0 0 0 0 5 5 5 0 0 0	0 0 0 0 0 1 1 1 0 0 0 0	0 0 0 0 0 0 0 0 0	
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	0/06/2015		
		Original E	xposure ¹		Risk exposu	ire amount		Original E	xposure ¹		Risk expos	ure amount	
	(min EUR, %)		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions
Country of Counterpart 6	Central banks and central governments Inditutions Corporates Corpo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1	Other non credit-obligation assets IRB Total												

rted before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitut

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original E	xposure ¹	_	Risk exposu	re amount	Value	Original E	xposure ¹		Risk exposi	ure amount	Value
			Of which: defaulted	Exposure Value ¹		Of which: defaulted	adjustments and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	adjustments and provisions
	(min EUR, %)		deraulted			deraulted			deraulted			delaulted	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	Ü	0	0	0	0	Ü	0	0	0	0	0	0
	Retail	ů ů	ň	ň	0	n n	ň	ı ö	0	o o	ő	o o	n n
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	0	o o	ō	ō	ō	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
, ,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	U	0	0	0	0	0	0
	Equity	0	l ő	ő	0	0	ů	0	0	0	ő	0	0
	Securitisation	Ů	Ů	Ů	Ů		Ů	Ů	Ů	Ů	Ů	Ů	Ů
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	/12/2014		·			As of 30	/06/2015		
		Original E	xposure ¹		Risk exposu	re amount	Value	Original E	xposure ¹		Risk expos	ure amount	Value
	(min EUR, %)		Of which: defaulted	Exposure Value ¹		Of which: defaulted	adjustments and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	adjustments and provisions
Country of Counterpart 8	Central banks and central governments Institutions Corporates Of Which: Specialised Lending Corporates Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Real - Secured on real estate property - Of Which: SPE Real - Secured on real estate property - Of Which: SPE Real - Other Real - Of Which: SPEC Real - Other Real - Of Which: SPEC Realised - Other Real - Of Which: SPEC Securification Other non-central banks - Other SPEC Securification	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000
1	IRB Total												

int any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original E	kposure ¹		Risk exposu	ire amount		Original E	xposure ¹		Risk expos	ure amount	
	(min EUR, %)		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Ctt-0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	U	0	0	0	0	0	U	0	0	0	
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	0	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	/12/2014					As of 30	/06/2015		
		Original E	xposure ¹		Risk exposu	re amount		Original E	kposure ¹		Risk exposi	ure amount	
	(min EUR, %)		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions
Country of Counterpart 10	Central banks and central governments Institutions Corporates Corp	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

Sovereign Exposure

				4S Bank N.V.				Ac of	31/12/2014							1						Acad	30/06/2015						
	(min EUR)									SURES IN DERIVATIV	/ES (1)	INDIRECT SOV	EREIGN EXPOSURE	S (3) (on and off	balance sheet)									OSURES IN DERIVATION	VES (1)	INDIRECT SOV	EREIGN EXPOSURE	S (3) (on and off bala	lance she
		GROSS DERECT L (accounting value)	ONG EXPOSURES gross of provisions)	NET DIRECT I positions of sov	OSITIONS (gross preign debt to oth maturit	exposures (long) of er counterpaties or y matching) (1)	net of cash short nly where there is a									GROSS DIRECT (accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sove	OSITIONS (gross reign debt to othe maturity	exposures (long) net r counterpaties only matching) (1)	of cash short where there is a								
			.,			(1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	in negative fair lue		.,			(1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with ne value	egative
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: PVO (designated at fair value through profitations) banking book	of which: Financial assets held for trading (2)	Notional value	Fairvalue (+)	Notional value	Fair-value (-)	Notional value	Feir-value (+)	Notional value	Fair-value (-)		of which: loans and advances		of which: AFS banking book	of which: PVO (designated at fair value through profitioss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value E	Fair-valor
[0 - 3M] [3M - 3Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Austria	0 71 128 23		0 71 128 23	75 125 11		0									0 0 0 71 125		0 0 0 71 125	0 0 0 71 125										
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium	223 1,200 12 255 201 66	1,061	1,290 32 255 201 66	225 33 252 200 66		Í	٠								50 0 12 0 252 221 86	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	60 0 32 0 252 221 86	50 0 32 0 252 221 05							•			
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Bulgaria	180	1.861	180	785						•					651		451	61	•	۰	0			•				
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Сургая	•					•	0	0	0	0		•			0		•		۰	0	0			•				
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 2Y] [2Y - 5Y] [5Y - 10Y]	Czech Republic	0	0	0			0			0	6	0		0	6	0		۰	0	0	ō	٥						0	
Total [0 - 3M [[3M - 1Y [[2Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[5Y - 10Y [Denmark		0	0			0			0	8	0		0	6	0		۰	0	0	8	ō						8	
	Estonia			٥	,		•			0			٠		0	0		۰	0	0	0	٥					۰	•	
Total [0 - 3M] [3M - 3Y] [1W - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [30Y - more	Finland	5 10	۰	5				0	٥	۰	0	۰	٠	۰		0 0 0 0 0 0 3	•	0 0 0 0 0 0 5	0 0 0 0 0 5	•	6	0			,	•	۰	•	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	France	24 61 178 458 180	0	24 61 179 450 180	20 67 177 452 188		•	0	0	0	0	0		0	0	51 61 0 0 156 304 119		51 61 0 0 0 156 304 119	51 61 0 0 0 156 304 119		٥	0					0	•	
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Germany	977 1,052 100 51 377 764 87	1,000	100 677 1,052 100 51 377 764 87	57 50 100 52 377 76		۰	6	0	0	0	0	•	0	٥	540 0 100 51 84 285 644 110	•	0 100 51 84 285 644 110	0 0 100 51 84 285 644 110	0	0	0					0		
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[30Y - more	Croatia	2401	1.000	2.431	1.431		•	6	9	0	0	0	•	0	0	1.275		1,225	1.275	٠	0	٥			•	•	0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [30Y - more	Greece		0	0			•	6	9	0	0	0	•	0	0	٥		0	0		0	0			•	•	0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary		0	٥			•	•	•	0	•	0	•	0	0	0	•	•	0	0	0	0			•	•	0		
Total [0 - 3M [[3M - 1Y [[3M - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[30Y - mare	Ireland	59 48 11		59 46 11	2 4 1		•		•				•			0 0 0 0 41 60	•	0 0 0 0 41 60	0 0 0 0 0 41 60	•	0	0			-	•		•	
Total [0 - 3M [[3M - 1Y] [13Y - 2Y] [2Y - 3Y [[3Y - 5Y] [5Y - 5Y] [5Y - more	Italy	47	ō	118	4	,		6		0	6	6		6		101 46 0 0 20 59 0 125	•	991 46 0 0 20 59 0 125	101 46 0 0 20 59 0 125		6	0						0	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [30Y - more	Latvia	401	0	401	400	•		0	0	9	•	0	۰	0		259	•	250	250		٥	0		•	•	•	0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [50Y - more	Lithuania	•	0		•	•		0	0	9	•	0	۰	0			•	۰	0		٥	0		•	•	•	0		
Total [0 - 3M] [3M - 3Y] [1W - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Luxembourg		۰	٥		•		0	٥	۰	0	۰	٠	۰		0	•	٠	۰	•	9	0			,	•	۰	•	
Total [0 - 3M] [13M - 17] [13Y - 27] [2Y - 37] [3Y - 57] [5Y - 10Y]	Malta	٠		٥		0		0		0	0				0	0	•	۰	۰	•	6	0						•	
Total [0 - 3M [Netherlands	111 146 133 203 331 780 258	111 222 46 71 119 133 47	111 140 133 203 331 780 258	128 88 133 213 628 221		20	6		0	6	0	٠	0	0	5 70 164 108 342 645 242		5 70 164 100 342 645 242	0 50 112 57 184 554 207		6	8						•	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Poland	1.954	549	1994	139	•	20	0	9	9	٠	0	۰		•	1,576	412	1.576	1.165		0	0		•	•	•	0	•	

	(min EUR)							As of	31/12/2014													As of 3	30/06/2015						
		GROSS DIRECT LO	ING EXPOSURES	NET DIRECT P	DSITIONS (gross of	exposures (long) n	et of cash short ly where there is:	DIR	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOV	EREIGN EXPOSURE	ES (3) (on and off I	balance sheet)	GROSS DIRECT I	LONG EXPOSURES gross of provisions)	NET DIRECT POS	SITIONS (gross en	sposures (long) ne	nt of cash short y where there is a	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off bal	lance sheet)
		(accounting value gr (1)	ross of provisions)		DSITIONS (gross reign debt to other maturity	matching) (1)		Derivatives with	ositive fair value	Derivatives wit	h negative fair value	Derivatives with	positive fair value	Derivatives with	th negative fair	(accounting value	gross of provisions) (1)	NET DIRECT POS positions of soverei	maturity m (1	natching)		Derivatives with p	ositive fair value	Derivatives wit	h negative fair value	Derivatives with	positive fair value	Derivatives with n	negative fair
Residual Maturity	Country / Region					of which: PVO	of which: Financia													of which: PVO	of which: Financial								
		•	of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financia assets held for trading (2)	Notional value			Fair-value (+)	Notional value		Notional value			of which: loans and advances		of which: AFS banking book	of which: PVO (designated at fair ' value through profit&loss) banking book	of which: Financial assets held for trading (2)					Notional value	Fair-value (+)	Notional value	
[10Y - more Total				0							۰								0	۰		0				٠		-	
[2A - 2A [[3A - 2A [[3A - 3A [[3M - 7A [[3M - 7A]	Portugal																												
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [2Y - 5Y]	Romania	•	0	0	٠	0	٥	•		۰	•	۰	٥		0	0		۰	0		۰	۰	۰	۰		•	۰	•	
[5Y - 10Y [109Y - more Total [0 - 3M [1 - 2Y [1 Y - 2Y [0	0	0				0	0	0	0	0		0	0	0		0	0		0	0	0	0			0	0	•
[0 - 3M [Slovakia		8						•									0	0		0	0						•	
[137 - 29' [Slovenia			٠						0									۰	٠	0	0		0			0		
[507 - 107] [27 - 17] [27 - 27] [27 - 37] [38 - 17] [0 - 3M]	Spain										L																		
Total [0 - 3M] [3M - 3Y] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 50Y]	Sweden	21		21	21			•			•					0 0 0 0 0 20 n		0 0 0 0 0 20 n	0 0 0 0 0 20	•	0							•	-
1907 - more Total [0 - 3M] [3M - 3Y] [3Y - 2Y] [2Y - 3Y]	United Kingdom	21	0	21	21		•	•				•	•			20	۰	20	20	٠	۰	۰	٥	۰		•	•	•	•
[3Y - 3Y] [5Y - 10Y] [10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y]		*	0	å	•		i	0	0	0	0		•	0		•			0	•	0	0	•	0			0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [50Y - more Total [0 - 3M] [3M - 1Y]	Iceland		8	٥					٥							•			ō	0	0	0		6			8		
[1Y - 2Y [[2Y - 3Y [[2Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein		0													0			0		0	0					0		
[20A - secus [2A - 70A [[3A - 2A [[3A - 3A [[3A - 7A [Norway																												
[0-3M] [134-37] [137-37] [137-37] [147-37]	Australia																•				·	٠	•	•					
Total [0 - 3M] [3M - 1Y] [3W - 2Y] [2Y - 3Y] [2Y - 5Y]	Canada	•	0	۰	٠		٠	۰	٥	٥	٠	۰	٠			0	٠	0	0	٠	۰	۰	٥	۰		•	•	•	•
[30 - mace Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Hong Kong	0	0	0		0		0	0	0	0			0	0	0		0	0	0	0	0	•	0	•	0	0		
[3Y - 5Y [[5Y - 10Y [[0 - 3M]] [3M - 1Y [[3M - 2Y [571	8	578			0 578		۰	0					0	423 0 0		423 0 0	0	0	423 0 0	٥	٠				6		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total [0 - 3M [13M - 17Y	Japan -	578		570			579									0 0 0 0 423		423	0		0 0 0 0 423	0						-	
[1Y - 2Y [[2Y - 2Y] [2Y - 2Y] [2Y - 2Y] [2Y - 10Y] [20Y - more	U.S.																		0	٠	0	0							
[0 - 3M] [3M - 1Y] [2Y - 2Y] [2Y - 3Y] [5Y - 5Y] [5WY - more	China																												
Total [0 - 3M] [3M - 17] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Switzerland	250 166	250	250 266			166		•	•			•			•			•	•	•	•		•	·				-
	Other advanced economies non EEA	416	250	415	•	0	166	•	0	0	•	۰		0		0	۰	0	0	0	0	ō	۰	6			6		•
15 T - 10 T 120 T - more Total 0 - 3 M 130 - 1 Y 12 T - 2 Y 12 T - 3 Y	Other Central and eastern Europe countries non EEA	•	0					•		0	•	•				•			٥	۰	0	0	•		•		0	•	•
[3Y - 5Y [[5Y - 10*] ([10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [•						•			•	•							۰	٠	0	0					0	•	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [100Y - more Total [0 - 3M [1 - 3M - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	Middle East																		۰	٠		0						•	
[3Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean		0	0		0				0				0					0		0	0		0					
[2A - 70A, [13A - 2A, [13A - 3A, [13A - 3A, [13M - 3A, [10 - 3M, [Africa																												

	(min EUR)								As	of 31/12/2014												As of	30/06/2015						
		GROSS D	RECT LONG EXPO		NET DIRECT PO	SITIONS (gross	exposures (lor	g) net of cash sho conly where there		IRECT SOVEREIGN EXP	SURES IN DERIVATIV	/ES (1)	INDIRECT SOV	EREIGN EXPOSURE	S (3) (on and of	f balance sheet)	GROSS DIRECT LONG EXPOSURES	s NET DIRE	CT POSITIONS (gross sovereign debt to othe	exposures (long) r	net of cash short	DIRE	ECT SOVEREIGN EXP	OSURES IN DERIVATE	VES (1)	INDIRECT SOVE	EREIGN EXPOSURE	(3) (on and of	balance sheet)
		(accountin	y value gross of pro (1)	sions) Pol	sicions of sover	maturity	matching) (1)	only where there		h positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value		ith negative fair alue	(accounting value gross of provisions) (1)) positions or		matching) (1)	sy where there is a	Derivatives with p	positive fair value	Derivatives with	h negative fair value	Derivatives with	positive fair value		ith negative fair
Residual Maturity	Country / Region		of which: le advan			of which: AFS banking book	of which: Fit (designated at value through profitaliss) banking boo	fair drivere Final h assets held to trading	cal Notional value	Fair-value (+)	Notional value		Notional value		Notional value	Fair-value (-)	of which: loans an advances	nd	of which: AFS banking book	of which: PVO (designated at fair value strough proffSloos) barking book	of which: Financial assets held for trading (2)			Notional value		Notional value			Fair-value (+)
[30Y - more Total				-				_																					
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[[[5Y - 10Y [[[[[Others				٠						•									·	·	•		·		Ů	•	•	

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Interest and indicated and an appropriate course of a properties of the properties o

Information on performing and non-performing exposures

				As of 31/12/2014							As of 30/06/201			
		Gross carry	ing amount		Accumulated impairment, a value due to credit risk and	ccumulated changes in fair provisions	Collaterals and financial guarantees received on non-			arrying amount		Accumulated impairment, acc due to credit risk and provisio	umulated changes in fair value ns ⁴	Collaterals and financial guarantees received on non-performing
(min EUR, %)		Of which performing but past due >30 days and <=90 days	Of which non-	performing ¹ Of which: defaulted	On performing exposures ²	On non-performing exposures ³	performing exposures		Of which performing but past due >30 days and <=90 days	Of which n	on-performing ¹ Of which: defaulted	On performing exposures ²	On non-performing exposures ³	exposures
Debt securities (including at amortised cost and fair value)	6,174	0	0	0	0	0	0	5,552	0	0	0	0	0	0
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
Loans and advances(including at amortised cost and fair value)	55,501	176	2,200	1,507	29	416	1,801	52,345	115	2,108	1,415	18	413	1,716
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
DEBT INSTRUMENTS other than HFT	61,674	176	2,200	1,507	29	416	1,801	57,897	115	2,108	1,415	18	413	1,716
OFF-BALANCE SHEET EXPOSURES	2,860		0	0	0	0	0	2,905		0	0	0	0	0

TATIONISTS

If the definition of non-performing exposures please nefer to COMPAISON INFORMATION (IU) 2015/227 of 9 havinary 2015, AMREV V, that 2-femplate nisted instructions, addition 2 have been defined to be a control of the performing exposures and the control of the performing exposures and the control of the performing exposures due to credit risk and provisions (instruments at amortised coal) and Campris in fair value of performing exposures due to credit risk and provisions (instruments at fair value often the IFI Institutions report the explicit allowates for faircrais about any deviction (instruments and provisions (instruments and provisions) (instruments and prov

Forborne Exposures

			As of 31/12/2014					As of 30/06/2015		
	Gross carrying amount of ex measures	posures with forbearance	Accumulated impairment, accumu due to credit risk and provisions for forbearance measures		Collateral and financial guarantees received on	Gross carrying amount o measures	f exposures with forbearance	Accumulated impairment, accum due to credit risk and provisions forbearance measures ²		Collateral and financial guarantees received on
(min EUR, %)		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	2,499	1,277	145	138	2,220	2,546	1,261	147	138	2,254
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
DEBT INSTRUMENTS other than HFT	2,499	1,277	145	138	2,220	2,546	1,261	147	138	2,254
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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

2015 EU-wide Transparency Exercise Leverage ratio SNS Bank N.V.

	(min EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	2,521	2,742	LRCom {20}	A 15-1- 420 - C11- CDD- D-11-1-1 D-1-1-1-1 (F11) 204F (C2 - C40 O-1-1-1-2044
В	Total leverage ratio exposures	66,724	64,067	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	3.78%	4.28%	A/B	CRK

Information on collaterals: Mortgage loans

	As of 31/	12/2014	As of 30	/06/2015
	Mortgag [Loans collateraliz prop	zed by immovable		age loans by immovable property]
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
Loans and advances	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

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